

Creating Your DREAM Retirement

HOW TO LIVE YOUR DREAM
AND LEAVE A LEGACY

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Introduction

“Do we have enough to retire?” asked the Petersons, a hard-working Midwest couple with a very healthy portfolio. They had come to our office wanting a second opinion. Having already asked this same question of their advisor, they were not satisfied with the ho-hum answer they received.

The question is a common one, intertwined with other queries: Will we have enough income during retirement? What if the market crashes again—will we still be okay? Will we be able to travel as we always planned? Is Uncle Sam going to benefit from our hard work more than we will? Will we have any legacy to pass to our children and grandchildren?

All these inquiries boil down to a single question: “Will I be able to live my DREAM Retirement?”

People ask that question in different ways because everyone’s DREAM retirement is a little different. But the heart of the matter is identical. People are

looking for peace of mind, security, and financial freedom to be able to enjoy their golden years.

This book and the DREAM Retirement Process is dedicated to answering that one question. When you have a DREAM retirement plan in place and can confidently answer YES, you will experience peace of mind, security, and financial freedom in unprecedented ways. You will truly be able to live your DREAM and leave a legacy!

7. DREAM Blueprint Case Studies



As we've mentioned, every single DREAM Retirement picture is unique. Nobody's retirement looks like anyone else's. While each retirement plan may deal with the same issues of risk, taxation, guaranteed income, and so on, every plan is designed to meet a specific set of desires and outcomes. The case studies below simply illustrate some of the different concerns that we've encountered and reveal how we dealt with each one effectively.

THE SAXTONS – LEGACY AND TAXES

The Saxtons had gotten into the dairy equipment industry in the early 1980's. William had started in with service calls, and in a few years was repping locally for a dairy equipment manufacturer. They had their tight moments—particularly in 2008—but overall they did okay.

A few years ago, the Saxtons came in to speak with us. They had handed the business off to their daughter and son-in-law and wanted to secure their overall plan. They also wanted to see if they could do anything to reduce their taxes.

When we went through the DREAM Retirement Process, it became very clear that two of their major goals were traveling and charitable giving. They wanted to go back to the “Old Country,” look up quite a few families, and see the places of origin for ancestors on both sides. They also intended to leave each of the three kids (and eleven grandkids) in as good a financial place as possible.

Mr. and Mrs. Saxton said they thought they were comfortable with their income level, their risk, and their investments, but they agreed that we should run the risk numbers. It turned out they were taking a bit more risk than necessary. Even though their income was fine, they did have some losing and underperforming stocks. The Blueprint we created for them included a process to weed out the losers, adjust the risk level, and implement a process to manage and monitor their portfolio on an ongoing basis.

One of the underperforming funds was a stock that, had they sold it, would have given them a huge hit for capital gains. It was over a half million in one company—fairly risky by any standard. Part of the Blueprint was to transfer that stock into a capital gains avoidance trust. Within that trust they were able to sell the stock without paying capital gains. This gave them an income tax deduction of nearly \$90,000, and it also guaranteed another \$25,000 in

income for their retirement. They were happy about that!

When we took a close look at their taxes, they found about what they expected: a quarter of their wealth would be going to the IRS in taxes upon their passing. They rankled at the idea of the IRS getting upwards of \$500,000.

Another part of the legacy they wanted to pass on was *the value of charitable giving*. They wanted their kids and grandkids to practice giving in a real way. Most people plan to give to their kids, then have their kids give it away. But nobody gets any kind of tax break doing this. The IRS will get virtually half of those retirement accounts in hidden estate tax.

Instead of using this method, the Saxtons left their IRAs to a family-controlled charity. After their deaths, the people in the family-controlled charity will be able to make charitable gifts each year, carrying on the process of giving that their parents wanted. And these gifts remain tax free. Dad and Mom reinforced their value of giving back while

saving taxes—one of the reasons they came to us in the first place.

When their DREAM Blueprint was complete, the Saxtons were able to give upwards of \$5 million to their kids and grandkids, about 2 million to charity, and nothing to the IRS. They told us, “We really have confidence and clarity of mind now. We know that what we have in place will guarantee our wishes, and we’re free to do our traveling and retirement fun.” They have greater peace of mind and complete freedom now. They thought they were okay, and they truly were okay—but now they are more than okay. They can live their DREAM Retirement with confidence and peace that they will also leave a legacy.

BEN – RISK

One of the client stories we tell again and again is Ben's, because it is so heartbreaking. It encapsulates so much of why we do what we do. Ben had been planning to retire around 2008. He'd wanted to retire at age 60, but his whole portfolio was in high risk. When the bear market hit, he lost half of everything. He ended up delaying his retirement because he no longer felt he could create the lifestyle he wanted after suffering this loss.

He came to us after the crash, probably in 2011. By then, he had regained a good portion of what he had lost, but he was concerned about another market downturn. His advisor had told him he was in good shape before, and then he lost big. Although he didn't want that to happen again, he didn't know what else to do. And his current advisor wasn't giving him any help.

Ben attended one of our special events and decided to come have a conversation with us. Primarily, he wanted was some type of guarantee on his money.

He knew his DREAM Retirement couldn't survive another hit like 2008. He would be able to retire, yes, but not fund his desired retirement lifestyle.

Ben's DREAM Blueprint included a good portion of his portfolio being transferred into Green Money accounts, which gave him some growth potential linked to the market with no risk of loss. These accounts also had guarantees for retirement income so he could *know* he would have the income he needed to fund his DREAM Retirement lifestyle. As part of his DREAM Blueprint, we left some of his assets in the market so he could continue growing his portfolio—but we also implemented a management and monitoring process aligned with his desired risk level.

It took a long time for him to recover from the loss he suffered in 2008. And he had to set aside so many plans he'd made around his retirement. Plans with his family and plans around his passion for photography had to go on hold for a few years. But thanks to the DREAM Retirement Process, Ben

retired last year and start living his DREAM! He built that wall and moat of guarantees around himself and his family, ensuring his retirement plans and his legacy will never be derailed again. He told us that after going through the DREAM Retirement Process, he has financial peace of mind that he never thought was possible!

THE LARSONS – GUARANTEED INCOME AND RISK

The Larsons, successful small business owners, were already retired when they came to one of our events. They came because they are always looking to increase their knowledge—they credit their success to their willingness to learn and openness to apply new ideas. They had not thought about the possibility of unseen obstacles to their plan, and decided it was something they should investigate a little more. We proceeded through the DREAM Retirement Process and uncovered some big problems in their wealth engine.

Most of their portfolio was in high risk, and the largest portion of it was in a variable annuity that provided guaranteed income. The guaranteed income part sounded great—until they realized that the income was guaranteed only for Mr. Larson's lifetime, and not for Mrs. Larson's. That, coupled with the high-risk investments, might well have been disastrous! If their accounts did not perform at a high level, the principal would be reduced by the

income taken. This means the amount to be transferred to Mrs. Larson in the event of her husband's passing would continue to decrease. Mrs. Larson was about five years younger than Mr. Larson, and (statistically speaking) women tend to outlive men. If they remained on their current plan, not too many years down the road Mrs. Larson's death benefit would be insufficient to fund the retirement lifestyle she enjoyed. There would be less income from the retirement income plan he'd set up, in addition to less from Social Security.

This was not what they expected, and certainly not what they wanted. It was time to re-design their retirement. The DREAM Blueprint we created allowed them to get the money out of that variable annuity into another financial product with even better guaranteed income. This product would last for them both for the rest of their lives, regardless of whether their spouse was still living or not. The other portion of their portfolio was put into a more conservative investment that would be managed

and monitored. That portion of the portfolio was there if they needed money over and above the guaranteed income (like to replace the car or repair the house). This was what they wanted. It returned them to the comfort level they'd been at before we sat down to look closely at their wealth engine.

"The DREAM Retirement Process saved me from the poorhouse," commented Mrs. Larson. "We both worked hard to create a successful business and we both want to live our DREAM Retirement. Without this process, we might have faced disaster without even realizing it was around the corner."

THE PETERSONS – HAVING A PLAN

The Petersons were a hardworking couple who started with technical training right out of high school and worked their entire careers each in a single trade. John was an electrician, and Jean retired after being recognized for 35 years of service as a court reporter in the same county court system. John wanted to retire soon as well.

Over the years, John and Jean had accumulated a healthy portfolio. They asked their financial representative if he was sure they had enough to retire. Jean wanted to spend time with her gardening club and book clubs, and John liked to craft wood furniture at their summer home in Minnesota near the grandkids. They didn't have big travel plans; their goals were modest and comfortable.

However, their advisor did not answer their query satisfactorily. He just told them "Yeah, yeah, you'll be fine." Even at their repeated requests for concrete

numbers, he only replied, “You’ll be fine; don’t worry about it.”

By the time they visited us, The Petersons were turned off by their advisor. They still weren’t sure if John should go ahead and retire. As always, we began by having them paint their DREAM Retirement picture. We found out what their goals were, what their ideal retirement income would be, and their feelings on risk, taxes and legacy.

After gaining a clear picture of what their DREAM Retirement should look like, we gathered information about their current situation. Then we started creating their DREAM Blueprint. It turned out that they would easily be able to generate the amount of retirement income they wanted. However, a few obstacles still stood in their way. First, they had way more risk than they were comfortable with. Second, they had no idea how to create retirement income that would last.

As part of their DREAM Blueprint, we moved some of their assets around, both reducing risk and

securing protected income. Because John wasn't yet old enough to claim Social Security, we had to find alternate income sources for a few years. In the end, we showed them step by step where their income would come from over the next 30 years. John and Jean could finally see that their assets would indeed allow them to retire and do the things they wanted.

"This is exactly what we wanted," Jean repeated more than once as we worked through the DREAM Retirement Process with them. The report's concrete helped them feel so much better about retirement. "This is exactly what we wanted: Someone to sit down, show us where our income will come from, and then tell us we are going to be okay. Now we have a plan."

THE SMITHS – EARLY RETIREMENT

The Smiths owned a cheese company and had a substantial, well-performing portfolio. They'd worked hard, added a few specialty cheeses, and ended up doing very well in business. At 65, Belle was getting ready to retire. Bert, six years younger than Belle, thought he was going to have to work a few more years.

Bert and Belle wanted to visit the ten children they sponsored through various ministries around the world. They'd been to see each child at least once already, and were ready to make another visit.

They also wanted to spend their retirement free time working at their church's summer youth outreaches, unwed mothers' home, and after-school tutoring program. We joked with them that they were essentially retiring so they could go to work. This couple was very committed to helping youngsters wherever they could.

We sat down to examine their portfolio. At the end of the DREAM Retirement Process, we ended up taking out about 75% of the risk and establishing it to set a regular income that let them do their traveling and community work. After that, it turned out that Bert needed to work only three more years instead of the six he had anticipated. They were able to sell the company, and on the income plan they'd established, they went to see their children and pour themselves into their community.

"The DREAM Retirement process has allowed us to really live our legacy out in retirement and also ensure that our impact will be felt for years after we are gone," Bert and Belle wrote in a thank-you note. "Now we are confident that we will have the freedom to accomplish our retirement goals and the peace of knowing our 'kids' will be the benefactors of all our hard work, leaving Uncle Sam out of the equation."

THE JONESES – BETTER RETURN, LONG-TERM CARE, AND THE FAMILY FARM

The Joneses were the complete opposite of Ben: instead of too much market risk, they had too much purchasing power risk. Since they did not like market risk, they placed all their assets in cash-type accounts that were making little to nothing. When they came in to have a conversation with us, they didn't know what their options were for greater gains. Working through the DREAM Retirement process brought a couple other issues to light.

Their DREAM Retirement Blueprint included transferring some of their assets to Green Money solutions that allowed them to gain triple the interest while keeping their principal risk-free. They were quite happy to be making more money without taking on market risk!

Another issue the Joneses' DREAM Blueprint needed to address was long-term care. Because David had a degenerative movement disorder, he couldn't qualify for a long-term care policy. We

accessed some tools with long-term care riders that can double income for a five-year period. By moving some of their funds to these products, they gained not only a better return but also peace of mind. If David does need long-term care down the road, they have help with those bills. It won't pay 100% of the care—but it will take a significant burden off their retirement income.

The last thing we addressed in their DREAM Retirement Blueprint was keeping their family homestead in the family. The Joneses' children couldn't take over the property and maintain it on a regular basis, but they wanted to have access to the home and the land for their fall family hunting trips. A little work with an estate planning lawyer brought David's sister into the picture to take care of the homestead, but keep it available for the kids during the hunting seasons. David was deeply relieved that the homestead didn't have to leave the family.

"We were doing fine before we went through the DREAM Retirement process," commented Mr.

Jones, “but we wanted to be more than fine. We wanted to address these issues and didn’t know how to do so. We now feel that we are set up in a much better way to allow us to continue living our DREAM Retirement regardless of what may happen and leave our legacy to our children.”

9. Benefits of the DREAM Retirement Process

Do you remember your first kiss?

We were recently at a training event and they asked everyone this question. I (Michelle) immediately thought not of my first kiss, but my first *real* kiss. There is a difference!

When I think about the first real kiss I still get tingles. I remember exactly where I was, how it happened, the details of the night. I remember the rush or excitement, the sensation. And I remember thinking: Now this is what kissing is all about!

My first kiss did none of that. I can't even remember exactly where or how it happened. It was a blah event. I might not have even consciously thought it, but somewhere there was the idea that kissing is not what it was cracked up to be.

Then the real first kiss happened and WOW!

That is a picture of the DREAM Retirement process. It takes the blah out of planning and turns it into a WOW!

WHAT DOES FINANCIAL FREEDOM MEAN TO YOU?

There it is, the DREAM Retirement Process.

How do you feel now?

There are three things we want most for you at the other end of working through the DREAM Retirement Process.

First, we want peace of mind for you. Do you remember the Whites in the first chapter? Their situation was exactly the opposite of peace of mind. Yet (as you saw in many of Chapter 7's case studies) at the end of the DREAM Retirement Process, all our clients say in one way or another that *they feel more peace*. They have peace in knowing that a solid plan was in place. They feel secure that their goals will be met and that they are protected from the next bear market. They have the confidence to live their DREAM Retirement, because the DREAM

Retirement Process assures them that their financial matters are satisfactory.

Your retirement wealth doesn't have to be a guessing game, with your fingers crossed every time you open your statements.

You can take action to discern your assets, their growth, and improvement strategies. How can your money be managed for maximum wealth? You can minimize and eliminate loss from taxes and fees and downturns. You can be confident and look forward to your DREAM Retirement with the knowledge that it's secure.

Second, we want financial freedom for you. Freedom means different things to different people. Maybe financial freedom means you're free to stop working. You might intend to work for a lot longer, but because you want to—not because you have to.

Financial freedom is being able to do what you want to do, when you want to do it. You're in control.

You're free to spend your time working to benefit others. Maybe freedom means you can use your money to influence and support issues you feel are important. Your needs are taken care of, and now you can pour your energy and resources into helping others—doing your part to make a bit of the world a brighter, better place. You can send your grandkids to school, or fund that scholarship to your alma mater, or help campaign to get the best candidate into office.

Like the Petersons (who had a good nest egg but needed a solid plan) or the Smiths (who planned and worked to retire and pour themselves into their “kids” all over the world), your retirement dreams and desires are very personal and important to you. We want to do what we can to help you reach that point of financial freedom.

Finally, we want to help you make an impact and secure your legacy.

For we are God's masterpiece. He has created us anew in Christ Jesus, so we can do the good

things he planned for us long ago.

– Ephesians 2:10

We believe that everyone was created for a purpose, and that the world would be a better place if everyone did what they were created to do. We want to help you make your desired impact in your family and community. Retirement brings you a new opportunity to touch your world. You have more knowledge, skills and time than ever before—so use them to do what you were created to do!

A colleague of ours named Jim has invested his retirement into Haiti through his organization Operation Go. Drawing upon a lifetime of business expertise, he partnered with a local pastor to create an entrepreneurial center. Together they train Haitians to start and run their own businesses, as well as become effective community leaders.

Jim's organization works to take many Americans on mission trips so they can experience life from another viewpoint, encouraging them to use their passions to serve globally. Operation Go is also

deeply involved in caring for orphans in Haiti by sending monthly support to four orphanages. Jim's work helps provide food, basic supplies, and school materials for the kids. He is living the retirement dream and benefiting untold numbers of people too!

One of the most common characteristics of a person who is nearing the end of the first half is that unquenchable desire to move from success to significance. After the first half of building a career and trying to become financially secure, we'd like to do something in the second half that is more meaningful—something that rises above perks and paychecks into the stratosphere of significance.

– Bob Buford, in *Halftime: Changing Your Game Plan from Success to Significance*

You can plan now so that your legacy will indeed go the way you want it to go. Your wealth and values will go to your kids, your grandchildren, and the organizations you champion—not to the IRS or to estate, probate, and civil lawyers.

Only with a good structure in place can you be sure of leaving peace instead of strife for your heirs. I'm reminded of when Joe Robbie, the owner of the Miami Dolphins, passed away. His son Dan said that because of how his dad left matters, the kids were put in a tough situation. You don't want your children to say that.

WHAT MAN REALLY FEARS IS NOT SO MUCH
EXTINCTION, BUT EXTINCTION WITH
INSIGNIFICANCE.

— ERNEST BECKER

The DREAM Retirement process doesn't just help you live a rich and full life now. It also ensures that you will leave a legacy behind. It's strange and hard to think about being gone. Nobody wants to think about living life and then think about one day being gone. But when you consider the legacy you can leave in terms of your wealth, your values, and your influence, you can begin to envision the good you can leave behind. You can be at peace with your

decisions that will have an ongoing influence after you yourself have lived your best life.

11. The Color of Money

“We want the blue team to win—right, mom?” Michelle’s son Asa often asks this question in the gym or at the field. Blue is the color of the Pointers, our high school team.

We associate many things with colors: the teams we cheer for, traffic signs, types of trucks. As for Asa, his favorite color is red because that is the color of fire trucks! Since we naturally identify things by color, we decided to color money too.

YELLOW MONEY

First, Yellow Money is simply cash reserves or highly liquid assets. You’d probably consider it to be your emergency money, and we advise everyone to put money away in an emergency fund. The principal is not at risk in Yellow Money, but on the downside, growth is next to nothing. So, having too much of your portfolio in Yellow Money can also cause you to take on another risk, that is, inflation. Loss of

purchasing power over time will decrease the amount you can buy with the same dollar figure.

GREEN MONEY

Green Money is protected growth assets. These offer potentially moderate returns, are tax-deferred or tax-free, and offer partial withdrawals. The principal is protected, and previous year's gains are retained as interest. The annual returns on these assets vary greatly, from 0% to as high as 16%. These assets are designed to be the middle ground between Yellow and Red Money. Generally, Green Money assets offer only partial withdrawals without a penalty for the contract period, which could be anywhere from 2 to 20 years (10 years is the average).

In the investing world, you'll hear people use the term "Fixed Income Asset." This is most widely used when Wall Street talks about bonds. When you buy a bond, your money will be given back to you after it matures. The one problem is that there are no

guarantees that it will! Green Money products are bond alternatives, and most follow these three rules.

- Protect principal
- Retain gains
- Guarantee income (when or if you need it)

Green Money is one of the best kept secrets in the financial world.



RED MONEY

Finally, Red Money assets represent risk. Red Money is working money that can lose value. Securities such as stocks, bonds, mutual funds, ETFs, variable annuities, options, REITs, and the like make up these monies. While investors usually see higher gains over time, at the same time these assets can lose significantly in a year—sometimes 30% or more. Your principal is not protected from market fluctuations. Every loss must be recovered 100%, and then growth begins on top of that.

As you approach retirement, your capacity for Red Money risk may decrease—understandably so. However, even in your DREAM Retirement, it may be important to keep some Red Money. You can still avoid significant Red Money losses by following the three M's when investing in Red Money: Measure, Manage and Monitor.

First, Measure the amount of risk you're comfortable with and make sure your investments mirror that level. Then, use Managers and management styles that fit your personal risk level. Then, Monitor their performance. Be sure that the risk you're holding doesn't exceed your comfort level, and reallocate your assets if they do. You can do this management yourself if you like, but you can also take advantage of the services of those who manage and monitor the way you yourself would. This is why you pay your account managers and other financial professionals—so you can enjoy your retirement with peace of mind that it's being handled well!

WHY YOU DIDN'T KNOW THIS

Here is the reason your advisor or manager hasn't told you about all these options: It takes a different license for advisors to offer each of these colors of money. Also, advisors are paid differently on each type of money. Many advisors can't utilize all types of money because of the license of the company they work for. Or they won't offer all types because they prefer being paid in a certain way.

Only an independent advisor, not bound to only one tool- and product-limiting company or brokerage house, will be able to offer both Green and Red Money. Your best-case retirement income scenario is probably some arrangement of both colors; finding an advisor who understands and can access both types is in your best interests.

12. The Cost of Waiting

TWENTY YEARS FROM NOW YOU WILL BE
MORE DISAPPOINTED BY THE THINGS YOU
DIDN'T DO THAN BY THE ONES YOU DID DO.
– MARK TWAIN

What is the cost of waiting to paint your DREAM Retirement picture, overhauling your wealth engine, creating your retirement blueprint and implementing the changes? There are a few different ways you can calculate cost.

Wealth and retirement

It's easy to put it off. If your income is fine right now, if you're comfortable with your advisor and what he's telling you, it's easy not to take a close look at what you have.

Remember Ben, who had too much risk in his portfolio in 2008? He lost half his savings and had to work ten more years than he had originally planned. Because he had too much risk that he could have

done something about long ago. He might not have lost half his portfolio had he acted earlier, and he might have been able to retire on secure income through 2008.

But suppose you do discover some serious leakage in your wealth engine. When you run the numbers with different tools and different investments and different risk, you might be able to make drastic changes to your retirement income. Imagine discovering this ten or twenty years after you could have made these changes. Imagine the different retirement you could be living with 50% or 100% more income. Think of what you could have done with that money. Think of what you could have left your heirs and the impact you could have had on the charities you believe in.

Benefits

The numbers we run right now might look great. You might say, “I’m good for now; let me come back later and take care of this.” However, the numbers will likely not run the same way in a year.

Recently we worked with Terry and Margie. A few years ago, they had some money sitting aside that they thought they could put toward long-term care. This would be a win-win situation: even if they never needed care, the death benefit of the policy (substantially more than the premiums they paid) would go tax-free to a beneficiary. However, they procrastinated. And when they came to us again two years later, they were shocked to find that the long-term care benefits and death benefits were much less than when they first looked two years ago.

There were some reasons for that. One was changes in the economy—low interest rates in this case. Secondly, they were two years older. That always impacts the way the actuaries run the math. Being older makes a big difference with the potential benefit size. Thirdly, in that two years, Margie had suffered a serious medical issue which substantially impacted the benefit.

They could have been so much further ahead if they had acted earlier. Now they were down thousands,

simply because they waited. Changes in the economy, the time, or your health can affect your bottom line.

Business advantages

Sometimes waiting could cost you business growth. Did you know that you can implement tax savings plans that will enable you to take advantage of tax credits, put money into your own pocket, and plow money back into the business? Imagine an average difference of \$60,000 savings per year.

Now imagine having done this years ago.

Security and control

Finally, the cost of waiting may be catastrophic. You may never get a chance to fix what you failed to do. No one gets a notice that reads, “You’re going to have a stroke in two weeks—so get ready.” Procrastination is probably the greatest danger to your successful retirement plan. It is possible to procrastinate to the point that planning becomes all but impossible.

What if you have a stroke without a living will or a durable power of attorney in place? Do you know who will make your decisions for you? Will they make the decisions you want to be made?

Suppose you talked about long-term care coverage but never did anything about it. Now you have a car accident that leaves you with disabilities and serious ongoing-care needs. All those expenses are going to come straight from your investments and savings. How long will you and your spouse be able to live on the remainder?

Would you wish this stress upon anyone you love if you could do something now to prevent it?

Sometime we can put an exact dollar amount on the cost of waiting. Sometimes we can't. But the point is, the sooner you take a good hard look and fine-tune the engine, the more likely you are to secure your wealth and growth in a positive direction. The more regularly you review your plan and keep checking for friction, the less likely you are to suffer loss.

14. A Special Offer for Our Readers

Two of Michelle's sisters recently took a trip around the world. Over three months they visited 15 countries, experienced incredible cultures, and turned many of their dreams into realities.

How did this trip come to be? It started with a dream. Michelle's sister Kim saw a picture of one of her friends riding an elephant through Cambodian jungle. Kim dreamed about doing that too! So she talked to Michelle's other sister Becky, who joined in her dream.

But their dreams did not stop there. They wanted to see the world! Together, they discussed all the places they wanted to visit.

After a few conversations Kim was ready to pack her bags and jump on an airplane. But as we all know, a globetrotting trip is not quite that easy. A person must plan before departing. Even though Kim knew

what she wanted to do, she had no idea how. Planning stresses her out—she becomes overwhelmed, freezes, and stays paralyzed. Thankfully, Kim had Becky.

Becky is a planner. Organized to a fault, she planned the entire trip—from hotels to activities to sights to finances. If not for Becky, Kim never would have gone on her dream trip.

Kim and Becky's trip is much like retirement. Most of us have a retirement dream—a list of sought-after destinations and experiences. But we have no idea how to make it happen. Instead of planning, we procrastinate and avoid and ignore. Oh, and hope for the best.

You need a Becky. You need someone who will listen to your dream, then lay out a plan to turn that dream into reality. Let us be your Becky! Our DREAM retirement process walks you through the essential steps to a dream retirement.

Almost everyone desires retirement peace of mind. People want to know their risk level, their monthly income, and their income sources. Your first step toward retirement peace of mind is telling us your dream. Come check out some of our successful past blueprints. Allow us to create a blueprint for you—a plan enabling you to live your DREAM retirement, just as Becky let Kim go on the trip of her dreams. Without Becky, Kim never would have experienced the trip of a lifetime. We want to see you experience the retirement of a lifetime.

Give yourself financial peace of mind and security. Make your DREAM retirement a reality.

Let us be your Becky.

Books are wonderful tools that can help us gain knowledge. Yet, knowledge alone will never change anything...your relationships, your golf game, your health, or your wealth. Change requires *action*.

People often ask what action they should take. Our answer is always the same and simple: Have a conversation with a specialist.

And do it *now*!

Albert Einstein was once asked what man's greatest invention was. Interestingly, he didn't name off any of his inventions or others' inventions. He reportedly said, "Compound interest."

Compound interest has an exponential impact over time, for either good or bad. Mistakes compound as well as successes. You need to act now because compound mistakes will cost you more as time goes on.

As we mentioned, we are on a mission to change the industry—one reader, one retiree, and one business owner at a time. That's why we wrote this book. And that's we are offering our readers the opportunity to have a complimentary Opportunities Conversation with us.

This is an opportunity for you to ask questions about what you read in this book and questions you may have about your personal situation. All information shared with us will be treated with the utmost care and respect to personal privacy.

You will be welcomed at our office and treated to a refreshing beverage and freshly baked cookies as we talk together. You will discover what opportunities exists for you and your family, as well as potential obstacles that could keep you from your DREAM retirement. Most importantly, you will leave knowing what action to take next.

To schedule your complimentary Opportunities Conversation, call 608-987-1511 or email us at fullcircle@bertramfinancial.com.