

STEVEN JACKSON PUBLISHING

40 40 40

PLAN

HOW MUCH MONEY DO YOU NEED TO
RETIRE AT 55 ON THE 40 40 40 PLAN?

BY STEVEN JACKSON

TYPICALLY WE DRIFT THROUGH
LIFE HOPING THAT WE WILL
SURVIVE WITHOUT EVEN
CONSIDERING HOW MUCH DO
WE NEED TO RETIRE IN OUR
LATER YEARS

THE MAIN PROBLEM WITH THE SYSTEM WE LIVE
IN TODAY IS THAT UNLESS YOU HAVE PUT LOTS
OF MONEY IN THE BANK OR WITHIN SOME KIND
OF HIGH END PENSION FUND, MOST OF US WILL
FIND IT DIFFICULT TO ENJOY OUR RETIREMENT

THE REALITY IS THAT WE WORK ABOUT 40
HOURS OR MORE A WEEK FOR ABOUT 40 YEARS
OF OUR LIVES AND THEN RETIRE ON 40% OF
WHAT THEY MADE, WHICH IS NOT GOOD.

THE ONLY REAL SOLUTION TO THIS SYSTEMIC
PROBLEM IS TO FIND A WAY OF MAKING EXTRA
MONEY ON THE SIDE WHICH IS SUSTAINABLE
AND CONTINUE ON INTO OUR RETIREMENT, BUT
THE BIGGER QUESTION IS WHAT?

THE QUESTION, I STARTED ASKING MYSELF A
FEW YEARS AGO WAS, "THERE MUST BE A
BETTER WAY WHERE I CAN LEARN HOW CAN I
BECOME FINANCIALLY INDEPENDENT?"

HOW MUCH DO I NEED TO RETIRE COMFORTABLY CALCULATOR

SO, WHERE ARE YOU ON YOUR 40 40 40 PLAN AND WILL YOU MAKE ENOUGH TO HAVE A ENJOYABLE RETIREMENT?

WE WILL LOOK AT THE US AS AN EXAMPLE WHERE THE AVERAGE INCOME OF ROUGHLY \$81,400. THE AVERAGE FOR SOMEONE WITH AN ADVANCED DEGREE IS ABOUT \$72,824, WITH MEN AVERAGING \$90,761 AND WOMEN AVERAGING \$50,756 ANNUALLY. SO, LET'S ROUND IT OFF AT A YEARLY AVERAGE INCOME IN THE US IS \$80,000.

THIS MEANS YOU WILL NEED TO SAVE \$2,667 A MONTH OR \$32,000 A YEAR FOR THE NEXT 23 YEARS TO GET ANYTHING CLOSE TO THE INCOME YOU HAD WHEN YOU WERE WORKING. THE SAD SITUATION IS THAT YOU WOULD NEED TO HAVE ABOUT A MILLION DOLLARS IN SAVING PAYING A AVERAGE INTEREST RATE OF 5% TO GET ANYWHERE NEAR TO WHAT YOU EARN BEFORE. BUT WHAT CAN YOU DO ABOUT IT?



HOW MUCH SHOULD I SAVE FOR RETIREMENT TO AVOID DISASTER?

REALLY, IN THIS ECONOMIC CLIMATE THERE IS ONLY ONE OPTION AND THAT IS STARTING YOUR OWN BUSINESS AND A VEHICLE THAT WILL GET YOU WHERE YOU WANT TO GO.

BUT, ISN'T IT RISKY TO START A BUSINESS?

TRUE, NINE OUT OF TEN BUSINESS FAIL, BUT THERE IS ANOTHER LOW RISK OPTION WHERE YOU CAN BENEFIT FROM RUNNING YOUR OWN BUSINESS WITHOUT THE FINANCIAL PRESSURES OF A TRADITIONAL BUSINESS.

THE LOW RISK OPTION I AM TALKING ABOUT IS NETWORK MARKETING OR MLM, THEY GIVE YOU ACCESS TO THE PRODUCTS AND SERVICES YOU NEED TO RUN A BUSINESS WITHOUT THE RISK LOSING ALL YOUR MONEY. YOU CAN GENERALLY FIND A READY MADE BUSINESS FOR LESS THAN \$500 IN FACTED EVEN AS LITTLE AS \$35 WHICH IS A REALLY SMALL AMOUNT OF MONEY TO START A BUSINESS AND YOUR RETURN ON YOUR INVESTMENT CAN BE FANTASTIC.



LET'S LOOK AT THE 40 40 40 PLAN FOR NETWORK MARKETING

SO, WILL ANYTHING CHANGE IF YOU RUN A NETWORK MARKETING BUSINESS? IF WE SAY YOU WANT TO EARN AN AVERAGE INCOME AND RETIRE WITH THE SAME AMOUNT USING NETWORK MARKETING AS YOUR VEHICLE IS IT POSSIBLE?

SO, IF YOU ARE LOOKING TO SAVE OR INVEST ABOUT \$2,667 SO YOU CAN LIVE THE DREAM AND RETIRE EARLY, THEN THIS IS YOUR LUCK DAY. MOST NETWORK MARKETING COMPANIES SUGGEST THAT WITHIN 3-5 YEARS YOU COULD BE EARNING ABOUT \$5000 A MONTH AND RISING, HOWEVER THE SNAG IS THAT WORK IS REQUIRED AND FROM MY EXPERIENCE A LOT OF WORK, COMMITMENT, MOTIVATION AND EDUCATION IS REQUIRED. THE AVERAGE PERSON CAN REPLACE THEIR INCOME IN 3 AND 5 YEARS AND BELIEVE ME WHEN I SAY, BY THEN YOU ARE NOT A AVERAGE PERSON ANYMORE, YOU ARE A SELF SUFFICIENT, HIGHLY MOTIVATED ENTREPRENEUR.



EVEN THOUGH WE STARTED THIS ARTICLE DISCUSSING THE 40 40 40 PLAN AND HOW TO AVOID THE DISASTER OF BEING UNDER FINANCED IN OUR LATER YEAR, WE ARE REALLY TALKING ABOUT A LIFESTYLE SHIFT. YES, SOME OF YOU READING THIS ARTICLE WILL BE SAYING, "I DON'T BELIEVE I HAVE THE KNOWLEDGE OR THE SKILLS NEEDED TO BECOME SUCCESSFUL AS A ENTREPRENEUR" BUT THE FACT IS WHAT CHOICE DO YOU HAVE.\$100,000.

I HAVE SPOKEN TO PEOPLE THAT I BELIEVED AT FIRST SIGHT WERE SUPERMEN IN THE WORLD OF NETWORK MARKETING, AFTER A SHORT CHAT FOUND OUT THAT THEY HAD BEEN STRUGGLING FOR YEARS BEFORE THEY UNDERSTOOD HOW THIS INDUSTRY WORKS AND BECAME SUCCESSFUL ENOUGH TO EARN THEIR FIRST



HOW CAN I BECOME FINANCIALLY INDEPENDENT

THE COLD COOL FACTS ARE THAT YOU MAY NOT BE THE TYPE THAT INSTANTLY GETS THE IDEA OF NETWORK MARKETING, BUT ARE YOU WILLING TO LEARN HOW THE INDUSTRY WORKS AND DO WHAT IT TAKES TO BECOME SUCCESSFUL?

ARE YOU WILLING TO CREATE AND FOLLOW THROUGH WITH THE TASKS NEEDED TO BECOME SUCCESSFUL EVEN IF IT TAKES 8-10 YEARS TO EARN \$5000 OR MORE A MONTH?

YOUR ALTERNATIVE SCENARIO IS TO DO NOTHING, BUT UNFORTUNATELY TIME WILL STILL CONTINUE TO PASS YOU BY, AS GARY VAYNERCHUK WOULD SAY, "TIME - THE ONE ASSET NONE OF US ARE EVER GOING TO GET MORE OF"



CONSIDER THIS, NETWORK MARKETING IS A PART-TIME JOB FROM HOME WHICH WILL ALLOW YOU TO SAVE FOR YOUR FUTURE, HOWEVER OVER TIME YOU WILL FIND THAT THIS WILL BECOME MORE THAN YOUR FUTURE, IF YOU NEVER EVER GIVE UP YOU WILL SOON FIND THAT YOUR PART-TIME WILL BECOME FULL-TIME FOR NOT JUST 10 YEARS BUT FOR THE REST OF YOUR LIFE.

THE FINAL QUESTION YOU NEED TO ASK YOURSELF IS; DO YOU WANT TO CONTINUE ON THE SAME PATH AND THEN FIND OUT WHEN IT IS TOO LATE TO DO ANYTHING ABOUT IT OR ARE YOU INTERESTED IN LOOKING AT SOME OPTIONS THAT WILL ALLOW YOU AND YOUR FAMILY TO RELAX IN CONFIDENCE AND ACHIEVE YOUR GOAL OF FINANCIAL FREEDOM AND EARLY RETIREMENT?

SO, IF YOU ARE WOULD LIKE TO KNOW MORE ABOUT GAINING FINANCIAL FREEDOM BY CREATING YOUR OWN NETWORK MARKETING SELF EMPLOYED RETIREMENT PLANS CLICK HERE OR USE THE SOURCE LINK BELOW FOR MORE DETAILS AND WE WILL GET BACK TO YOU ASAP.

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