




Special Report

**DISCOVER THE 4 WAYS YOU CAN  
KEEP THE HUNDREDS OF  
THOUSANDS OF DOLLARS YOU'RE  
CURRENTLY LOSING IN YOUR  
RETIREMENT PLAN**

By Kurt Jackson, Retirement Lifestyle Planner



**Uncover the Costly Secrets Your  
Advisor, Wall Street, and Uncle Sam  
Hope You Never Find Out AND Put  
Thousands Upon Thousands of  
Dollars Back Into YOUR POCKETS!**

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# 4 Ways to Recapture Your Lost Money So You Can Live NOW & In Retirement!

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Don't we ALL want to be able to live our lives the way we want to live them NOW AND the way we want to in retirement?

Doesn't it seem like it is very difficult to afford to do both?

What if there was a way for you to be able to afford to do both?

Do you currently follow traditional retirement advice...Do you...

- Contribute to your employer's 401k plan so you can get that free money from the match,
- Put in before tax dollars so you can save taxes today, have more money working for you assuming you'll be in a lower tax bracket in retirement,
- Put your money in the market, but not worry about market losses because the market is always up over time,
- Not worry about the fees you pay, because they are a small sliver and don't add up to much.

Is that how you're saving for retirement?

Look, if you are, it is perfectly understandable, almost all of the people that are actually saving for retirement are doing it that way...so it must be the best way to save for retirement...right?

I mean, if everybody is doing it...it must be right? Right?

Did you know our more than 15 years of research and client experience has uncovered some amazing things? Some things that will first, blow your mind and second, really make you mad?

Did you know...following this so called "tried and true" way to save for retirement is actually costing you money?

Not a little money, but a lot of money...  
**A LOT OF MONEY...**

It is literally costing you hundreds of thousands of dollars if not more than a million dollars...Bet nobody has told you that before?

Think about how much more you could live now and live in retirement...if you could recapture some or most of those hundreds of thousands of dollars you are currently losing?

Think about it this way...if it took less of YOUR MONEY to create MORE LIFELONG INCOME and you could LOWER your tax bill in retirement...wouldn't that make it easier to live like you want now and then?

**Yeah Right, This is a Crock...**

Okay, fair enough, this could be a crock, but what if it isn't?

What if what all this is true? What if you have been bilked out of hundreds of

thousands of dollars...or maybe even more than a million dollars?

### **What if it is TRUE?**

Okay, let's address these 4 ways you are getting absolutely ROBBED of your wealth, ROBBED of being able to live life the way you'd really like to live it...AND ROBBED of the life you'd really like to live in retirement...

### **The 401k is a Government Controlled Plan...**

Think about all the rules surrounding it.

Anytime you take money out of it, you pay taxes at your highest marginal tax bracket and it may even push you to a higher one thus increasing your tax bill.

If you try to take it out before age 59½ you also pay a 10% penalty.

Then at age 70½ you have to begin taking Required Minimum Distributions (RMDs) EVEN if you don't need the money!

You can't even get rid of the tax burden when you die!

Any of this qualified money you leave behind, passing on to your heirs has to be taken out, maybe over their life expectancy, (unless the government shortens that time frame) and pay taxes on every penny at THEIR highest marginal tax bracket and it could also push it higher...creating even more taxes.

Does that sound like a great deal for you and your heirs or for Uncle Sam?

### **Speaking of Taxes and Your 401k**

The theory behind using "before tax dollars" is you'll have more money working for you, especially with the employer match...you know that "FREE MONEY!"

Come on now, is anything really FREE?

Hypothetically, say you contribute \$500 (\$125 from the match) a month to your 401k for 40 years. That's \$6,000 a year, in the 22% tax bracket, that means you are "saving" (really pushing taxes to the future) \$1,320 in taxes a year.

So, after 40 years you've "Saved" \$52,800...that's not much for 40 years.

Does it make sense to "save" \$52,800 in taxes while you're working, just to pay taxes in retirement at maybe an 8% or 10% tax rate (IF FUTURE TAX RATES AREN'T HIGHER) on up to \$40,000, \$50,000, \$60,000 or more a year for 10, 15, 20, 25, 30 years or more in retirement?

Paying 10% on \$50,000 a year for 15 years is \$75,000...but average retirements are lasting 21 years...so paying \$105,000 in taxes after saving \$52,800...does the math make sense?

### **The Promise of Traditional Retirement Planning**

Hypothetically investing that \$500 a month and earning an average rate (remember the market is always up over time) of around 9% you'd have \$2,340,660...dang, that sure looks good, doesn't it?

Makes it an easy sell to you, doesn't it?

Well, why don't we see if that's what you actually get...

### **Math and Money Math...**

The "average return" they estimate of around 9% is a math term and when you put money to it, you'll find out some really interesting things.

To give you a real world example, hypothetically, if you had \$100,000 January 1, 1998, invested in the S&P 500 until December 31, 2017 the average return with dividends was 8.68%.

If you run the calculations, having \$100,000 earning 8.68% your \$100,000 would be worth \$528,339.

Here's the thing, those 20 years didn't see an 8.68% return every year, you had 5 years with losses and several years with returns higher than 8.68% and several years lower than 8.68%...

What does that mean?

Well, it means your \$100,000 was actually worth \$401,227 or \$127,112 LESS than what it should have been at that advertised 8.68% annual return...

If that's the case, why is it 24.1% lower?

See, when you take into account the varying rates of return and those 5 down years...your **ACTUAL RETURN** or Compounded Annual Growth Rate (CAGR) was only 7.19%...

Isn't that less than the 8.68% you thought you had earned?

Is 24.1% lower a small difference or a big difference?

All because you suffered losses and didn't actually get an 8.68% return every year...

Do losses pack a lot of power or a little power?

But wait, it gets worse...what did they forget to figure in when they were telling you the annual return in the market over those 20 years was 8.68%?

FEES, yep they tend to leave out that little detail...why not, aren't fees a minor thing? Right?

### **Fees Are a Small Sliver of the Pie, so Don't Worry About Them...**

Isn't that what we've heard our entire lives?

So, in our hypothetical example your \$100,000 didn't grow to \$528,339, it didn't even grow to \$401,227...

Because, those amounts did NOT include any fees.

Kinda funny how fees always seem to get glossed over, isn't it?

Fees aren't typically included in their "average return quotes" and then they have the gall to try to make them sound small and inconsequential.

"Hey, our fees are around 1%, just a small sliver of the pie." Sounds reasonable right, 1% isn't much...or is it?

Let's assume your fees were in fact just that small sliver of 1%...

Did you know that would mean your \$100,000 is now worth \$328,167 after 20 years?

Whoa...how much?

Okay, so let's review.

Haven't we gone from the Promise of the 401k invested in the market of \$528,339, to an actual \$401,227...BEFORE FEES and if fees are only 1% your balance is now \$328,167?

That is \$73,060 less than your NO FEE ACTUAL RETURN of \$401,227 which is a full 18.2% lower...

If a fee cuts your balance \$73,060 or 18.2% is it really a small sliver of the pie?

But wait...it gets worse...

### **Are Fees Really 1%**

According to a 2011 study by mutual fund research firm Morningstar and Forbes magazine they found the real average fee in Mutual Funds was 3.17%... Click [here](#) to see that article.

Whoa, isn't that a lot more than the 1% we always hear?

If a 1% fee steals 18.2% of your wealth, what do you think the impact a 3.17% fee will have on your wealth?

Ready?

Well, it means your \$100,000 only grew to \$210,664...yep \$210,664!!!

Isn't that \$317,675 less than the original "promise of traditional retirement" of \$528,339?

And isn't it \$190,563 less than the real NO FEE \$401,227 a whopping 47.5% LESS?

So, aren't you down \$317,675 (60.1%) from what you've been taught is the promise of retirement?

### **Is that acceptable to you?**

Let's look at the "Annual Return" promises...

Weren't you initially promised market is always up over time and averages something around the 8.68%...which was actually 7.19%?

Next, when the next traditional retirement planning promise of a fee around 1% then your actual return has dropped to 6.12%.

Unfortunately, actual fees average 3.17%, so when REALITY hits, your actual return, the CAGR has dropped clear down to 3.8%...

Did you have any idea this is what has been happening to your money all your life?

Let me ask you this...WHO is taking ALL THE RISK with all of THEIR MONEY?

Can I give you a hint?

### **YOU ARE TAKING ALL OF THE RISK!!**

For a 3.8% Net Actual Return...Does that make any sense in any universe?

Keep in mind, this hypothetical example was only over 20 years...if you start working at 25, retire at 65 and die at say 95 aren't you getting bilked for 70 years?

Stop and let that sink in for a moment...

Tough news to swallow...isn't it?

Please accept my most sincere apologies, because we're just getting started! ☹️

### The Truth About Income in Traditional Retirement Planning...

As you've begun to see, there's a lot of money to be made by your advisor, your 401k plan administrator, by the big Wall Street firms...in managing your money in the market!

So, is it any surprise the traditional plan for creating retirement income typically means continuing to leave your money in the market?

Back in 1994, when interest rates were above 7%...Traditional Retirement Planning's Retirement Income model utilized the 4% "Safe Withdrawal Rate" giving you "A good chance to NOT Outlive Your Money."

So, if you had \$500,000 you could take out 4% or \$20,000 a year, adjust it up for inflation and have a good chance of not outliving your money.

Some stats I've seen, from back then, put the chance of outliving your money at a 4% withdrawal rate at somewhere between 18% and 30%...yikes.

No wonder people are worried about outliving their money.

Since interest rates are much LOWER now, today's safe withdrawal rate, according to noted retirement planning scholar Wade Pfau is at 1.7% (which still

gives you a 5% chance of outliving your money).

For Retirements Beginning on January 1, 2015  
Stock Allocation

	0%	20%	40%	60%	80%	100%
30-YEAR RETIREMENT HORIZON						
5%	1.87%	<b>2.00%</b>	1.89%	<b>1.70%</b>	1.45%	1.19%
10%	1.95%	<b>2.12%</b>	2.10%	1.97%	1.77%	1.53%
20%	2.07%	2.30%	<b>2.36%</b>	2.33%	2.21%	2.04%
30%	2.17%	2.42%	2.56%	<b>2.59%</b>	2.56%	2.45%
50%	2.34%	2.66%	2.92%	3.11%	3.23%	<b>3.28%</b>

2017 Wealthvest Retirement Realities Study

So today, your \$500,000 would now create \$8,500 a year income...

A 57.5% drop in retirement income from 1994...OUCH!!!

Does that sound like Retirement Income Planning under the Traditional Retirement Planning model is working very well for YOU?

Think about this for a moment...wouldn't that mean you would need A LOT MORE of YOUR MONEY to create a retirement income you'll need to live the life you want in retirement?

AND, you're not even sure it will last as long as you live...

Does that sound like the best way to live your retirement years...needing MORE of YOUR MONEY and still worried about running out of money?

Okay, you've been beat up enough...time for some more positive news...

### **Did You Know...You Can Build Retirement Wealth WITHOUT Losing Money When the Market is Down?**

You've seen the power of losing money in the market with the significantly lower actual return (CAGR), so how powerful would it be if you could avoid losses?

Research firm Crestmont Research conducts a study based on a rolling 55 year market and they found if you can eliminate losses you only need to capture 28% of the upside of the market to meet the market over time.

Just 28%, if that doesn't drive home the power of losses in your ability to build wealth, what will?

Did you know there are financial vehicles that will allow you to capture up to 52% of the market's gains, lock them in annually and protect them from ever losing money?

If you only need to capture 28% of the market's upside to "MEET" the market, what would capturing 52% do for you?

Wait...it gets better! At that 52% "Participation Rate" there are NO FEES...yes NO FEES!!!

How powerful is that?

Remember the 20 year hypothetical scenario earlier where after the losses, the uneven market returns and the fees the balance on your \$100,000 was \$210,664?

Well, if your \$100,000 had been in this particular financial vehicle earning 52% of the market's gains, without dividends and never losing a penny when the market was down...your balance would have been \$299,903 (a 5.65% CAGR and a 5.77% average return).

That is \$89,239 higher a whopping 42.4% more money with the Participation Rate and NO FEES, even though you didn't get to participate in the dividends...Pretty powerful stuff, isn't it?

Did you catch the difference between Average Return of 5.77% and CAGR of 5.65%?

Without the losses, there isn't a lot of difference there, is there?

If you're younger than 50 or won't need income from your money for more than 15 years...ask us about another even more powerful option...

While these strategies do not recapture ALL of what is lost from fees and market volatility it does allow you to keep more of your money.

Where the strategies will really make up for your "Lost Money" comes in retirement when you'll need A LOT LESS, seriously...A LOT LESS of YOUR MONEY to create the retirement income you need to live the live you want to live...

So, keep on reading!

### **Did You Know...You Can Get Your Retirement Income Guaranteed\* For Life?**

*\*The guarantees are backed by the claims paying abilities of the highly rated companies offering them.*

If you KNEW your income would last the rest of your life no matter what happens...would that make it easier to live your retirement years without the fear you won't have enough money?

Could you enjoy it more?

What if the guaranteed income took LESS of YOUR MONEY to create the same income?

Is that some good news...finally?

For a 65 year old couple, you could possibly find an income that is guaranteed to last until the last one passes away and it paid out LIFELONG RETIREMENT INCOME at a 5% withdrawal rate.

Wouldn't that mean your \$500,000 would then create \$25,000 a year for the rest of BOTH your lives?

Or, if you were looking to match the \$8,500 that Traditional Retirement Planning typically creates...wouldn't it only take \$154,546 of YOUR money to create the same \$8,500?

Think about that for a moment...it would take 69.1% LESS OF YOUR MONEY to create the SAME INCOME...AND it lasts as long as you live, whatever happens...

How much easier would it be to build that retirement income you want to live on in retirement?

Which one of these incomes do you want to have in your retirement?

Did you even know this was a possibility?

Unfortunately, most people don't.

What would this mean to you?

- Maybe you could retire sooner than you thought?
- Maybe you could LIVE MORE when you're younger because you won't need as much of YOUR MONEY to create the income you need to live on in retirement?
- Maybe you could LIVE MORE in retirement because it takes less of your money to create your retirement income?
- Maybe you can leave money to create a legacy with your loved ones and NOT take away from your retirement?

Doesn't it give you a lot more options?

Doesn't it give you a lot more confidence?

### **Let's Review the Promise of Traditional Retirement Planning...**

Remember, \$500 a month earning 9% for 40 years of work would give you \$2,340,660...But actual returns are lower than average returns...

Assume it is just 1.5% lower, so 7.5% (Since 1900 it is actually 2.3% lower, but let's not stack the deck against traditional planning) giving you \$1,511,911.

A whopping \$828,749 less (35.4% lower)

Wait, need fees of 3.17% right?



That pushes the 40 year balance to \$642,114...\$1,698,546 less 72.6% lower!

Guess maybe they were right, you would be paying less in taxes, because at 1.7% you'd only have \$10,916 a year income.

Is it okay to be a little less than professional...That SUCKS! Right?

Come on, be honest, is that what you expected from your traditional retirement plan?

### **Rehash the FOUR BIG Things to Recapture YOUR Lost Money...**

The FOUR big things that are almost totally ignored by Traditional Retirement Planning are...

- Market Losses,
- Overpaying Income Taxes,
- ENORMOUS Investment Fees, and
- Creating Less Income in Retirement with MORE of YOUR MONEY...

When you ignore these FOUR KEY ASPECTS for 40, 50, 60, 70 years or more...

It costs you hundreds of thousands of dollars or maybe more than a million...

Can you afford to keep losing that much money in your life?

Do you know of anyone that can?

Is it time for you to do something about it RIGHT NOW?

Or how much longer will you keep letting the powers that be rob you blind?

Obviously, there is too much to all of this to put in one, longer than normal Special Report...

Would it make sense for us to have a No Cost or Obligation conversation that will take 45 minutes to an hour, where you'll be asked some questions and your answers will give you a lot more clarity on where you need to go from there?

Most folks that have that conversation with us want to see what a plan would look like for their unique situation, if that is the case with you we'll discuss how that will look for you.

So, now that you've gotten this far...you're obviously interested or you would have stopped by now...

Pick up the phone call Kurt's direct line at 816.582.5532 and let's set up a time to have that conversation either in person, over the phone or virtually online!

If you don't take this step NOW you'll continue to lose your hard earned money!!

Looking forward to speaking with you.