

OVERCOMING THE 4 OBSTACLES TO FINANCIALS FREEDOM

1. TAXES



CPA and Best-selling author Ed Slott, the nations leading expert on taxes has said:
“Taxes are your single biggest retirement risk.”

Many experts say *taxes could DOUBLE* in the near future.



Sound impossible? David M. Walker, who served as *comptroller general of the USA, head of the GAO for 11 years under two presidents* appeared on national radio and said...

“Based on the current fiscal pattern, future tax rates will have to double or the country could go bankrupt.”

SOURCE: <http://www.cnn.com/2009/POLITICS/04/15/walker.tax.debt/>

According to Walker just the two programs Social Security and Medicare could cause major increases in taxes.

The Congressional Budget Office has also warned:

“If Social Security, Medicare and Medicaid go unchanged, the lowest tax bracket would increase from 10% to 25%... ***“the 25% bracket would rise to 63% and the highest bracket would go from 39% to 88%.”***

SOURCE: Congressional Budget Office, “Long Term Economic Effects of Some Alternative Budget Policies,” May 19, 2008, 8-9, http://www.cbo.gov/ftpdocs/92xx/doc9216/05-19-LongtermBudget_Letter-to-Ryan.pdf

One of the best ways to protect yourself from future rising taxes is using a post tax vehicle, where you pay taxes today, and never have to worry about tax rates in the future.

2: MARKET LOSSES

When you lose money in market downturn, Wall Street would have you believe that it magically shows up again, if you just hold on long enough.

The truth is, no one magically puts a deposit back into your account. That money is lost forever.

When you do finally get your account back to where it was before the loss, it’s because the principle left in the account grew, and it usually includes additional contributions from your hard earned income to the 401(k) or IRA.

Losses Can Be Very Costly

A single loss of \$50,000 at age 45, could really end up costing you \$750,000 over your lifetime because of opportunity cost.

If you were to compound that money at 7% until age 80 you would have \$750,000 in your account!

This is why Warren Buffets rule #1 of investing is “Never lose the principle.” And rule #2 is “Never forget rule #1.”

3: INFLATION

Inflation devalues your money, causing the cost of everything we buy to go up.

This penalizes savers, who have their money in low interest accounts, they are basically guaranteed a loss when inflation is going at 3-4% per year.

The governments fiscal policy is designed for this because it's another tax. They print the money and get full use of it, while the rest of the population has their money and buying power diluted with more money in the system.

It's important to get a reasonable rate of return on your savings in order to outpace inflation.

4. INTEREST

According to Nelson Nash, the average American is paying up to 34.5% of their after tax income straight to interest payments!

This is a significant expense for most Americans, and it can suck the financial life out of you if you are working to pay debt, never getting ahead.

This is why it's important to use financial tools that allow you to reduce or eliminate the interest paid to banks and credit card wherever possible, and keep that money in your own pocket by financing yourself to wealth instead.

Request A Free Wealth Beyond Wall Street Blueprint Today

Your Blueprint can help you see in black and white how to use these strategies to grow your wealth and protect it from market crashes and increasing taxes.

There is no obligation and nothing will be sold.

“Our mission is to change the way Americans save and invest their money so they can enjoy financial independence.”
—Brett Kitchen and Ethan Kap

www.wealthbeyondwallstreet.com/blueprint

America's Fastest-Growing Private Companies...
Inc. 5000
Health Education Group
2 Years in a ROW

“AN INVESTMENT IN KNOWLEDGE PAYS THE BEST DIVIDENDS”

--BEN FRANKLIN

Here's a list of some great books that I love. These have helped me grow wealthy in all the areas of my life.

OVERALL FAVORITES IN NO PARTICULAR ORDER (JUST PICK ONE AND GO FOR IT!):

- The Bible
- John Adams: David McCullough
- Wealth Beyond Wall Street (Yours truly)
- The Richest Man In Babylon; George S. Clason
- As A Man Thinketh; James Allen
- The Book Of Mormon
- Psycho-Cybernetics: Maxwell Maltz
- Rich Dad, Poor Dad; Robert Kiyosaki
- 7 Habits of Highly Successful People; Stephen Covey
- Think and Grow Rich; Napoleon Hill
- The Millionaire Next Door; Thomas Stanley
- Flash Boys; Michael Lewis
- The Millionaire Mind; Thomas Stanley
- How I Raised Myself From Failure to Success in Selling; Frank Bettger
- Blink; Malcolm Gladwell
- The Tipping Point; Malcolm Gladwell
- Essentialism; Greg McKeown
- 1776; David McCullough
- 7 Strategies for Wealth and Happiness; Jim Rohn

BUSINESS (REALLY TOO MANY TO LIST HERE, BUT THIS WILL GET YOU STARTED)

- Influence, the Psychology of Persuasion; Robert Cialdini
- To Be Or Not To Be Intimidated; Robert Ringer
- No B.S. Wealth Attraction In the New Economy; Dan Kennedy (and anything else he writes!)
- 4 Hour Work Week; Tim Ferris
- The E-Myth; Michael Gerber

BIOGRAPHIES OF GREAT SUCCESSES:

- Walt Disney; Neal Gabler
- In-N-Out Burger: A Behind-the-Counter Look at the Fast-Food Chain That Breaks All the Rules; Stacy Perman
- Grinding it Out: The Making Of McDonalds; Ray Kroc
- Sam Walton: Made In America; Sam Walton
- The Secret Life of Houdini: The Making of America's First Superhero; William Kalush
- How Did You Do It, Truett? (The making of Chick-Fil-A) S. Truett Cathy
- How to Build a Business Warren Buffet Would Buy: The R.C. Willey Story; Jeff Benedict