



The Secret to Being Financially Stress-Free

It should go without saying: Your retirement savings must be available for retirement. *Knowing* your money will be there when you need it is vital to being financially stress-free.

When you're older and can't earn a living (and that time *will* come, unless you die first), you don't want to lower your lifestyle. You don't want to have to limit your golf games to once a month or eliminate those cruises and candlelight dinners. Retirement shouldn't be a prison sentence!

So, who's going to pay for the retirement lifestyle you've been picturing? And who's going to pay for your prescriptions and your other medical expenses? (The experts are telling us a couple aged 65 is going to need more than \$200,000, just to cover their medical expenses in retirement.)

Who's going to pick up your tab? Uncle Sam? Don't count on it. Your kids? Shucks, they're not even preparing for their *own* retirement. Your church? You haven't got a prayer.

The fact is, when you can no longer bring home the bacon, either because your brain and body don't work, or because you got laid off, or because you've got to take care of dear old Dad, the smart money says the buck stops with you.



This is too important to ignore. And it applies to you whether you're earning \$30,000, \$100,000, or \$500,000+ per year.

The savings habits of the American people haven't changed much over the last 40 years. In many ways, our habits are worse now than they were in the 1950s and '60s.

The first problem is, we think we're too sophisticated for *saving*. So we *invest*. We go for the gold. We take risks. We play the odds. And we do this with our retirement nest egg, the very money we absolutely must not, cannot, afford to lose. Have we forgotten we have better alternatives?



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“A bird in the hand is worth two in the bush” is just as true today as when your grandfather said it 60 years ago. Hold on to what you have! Nurture it. Grow it. Protect it. Above all, don’t gamble it!

People Are Either Risking Their Money or Spending It

The second problem is that when people aren’t risking their money, they’re spending it. A few thousand dollars in the bank, and we think, “Ah! Now’s the time to trade up. Now’s the time for that trip of a lifetime. I can always pay it back later.”

But if you rob the piggy bank and make deposits to pay it back over the course of a year, what have you gained? Not a blessed thing. What if you *didn’t* rob the piggy bank, but still made those same deposits into your piggy bank over the year? Wouldn’t that be smarter? Wouldn’t you then have enough extra to cover your green fees and those luxurious candlelight dinners? Of course you would!

How do you think most millionaires got that way? Shrewd investments? Nope. Inheritance? Wrong again. Winning the lottery? Maybe one in a million. Read *The Millionaire Next Door* or *The Richest Man in Babylon*. Both of these classics drive home the point that millionaires become millionaires by following three simple rules:



1. Spend less than you earn.
2. Save the rest.
3. Protect your savings from loss.

Millionaires know that the return *of* their money is more important than the return *on* their money.

If you were to adopt that viewpoint, do you think *you* could start saving some money and protecting it from loss? Of course you could! Get yourself a big tin can, put 10% of everything you ever earn in the tin can, and don’t take it out until you’re old and you need it to live on.

Simple as that. Almost. ...



Limitations of the Tin Can

Don't overlook the fact that your tin can won't guarantee you protection against loss from fire, flood, theft, or vermin. You need your own equivalent of Fort Knox for that—and you better not have to pay a whole lot for the protection.

But what if Fort Knox paid *you*, instead of you paying them? Now we're talking!

And what if Fort Knox said, "Hey, you can use your money for that car, cruise or college bill. And we'll keep paying you."

Wow. Would Fort Knox *do* that?

No. But Bank On Yourself would.

Bank On Yourself offers you safety *and* guaranteed predictable growth. You get both the return *of* your money *and* a good competitive return *on* your money.

Then Bank On Yourself goes you one better and tells you that you can actually use your money, and they'll still keep paying you that same return, as if you never touched a dime of it.

Will your bank promise you that? Or your broker?

Nope. That's why the smart money is not in the bank, not in the market, and not in a tin can. It's in your policy, where it can help give you the lifestyle you're looking forward to ... *and* help insure you'll be financially stress-free.

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