

Retirement Plan Instructions

401k, IRA, Roth, SEP, Pension, Superannuation & Other Plans

“Wealth, like a tree, grows from a tiny seed.

The first copper you save is the seed from which your tree of wealth shall grow.

The sooner you plant that seed the sooner shall the tree grow.

And the more faithfully you nourish and water that tree with consistent savings, the sooner may you bask in contentment beneath its shade.”

The Richest Man In Babylon



Investing doesn't have to be scary and it's not just for people with thousands of dollars in spare cash.

Let me cover some fundamental myths and truths first:

- 1) ***Your retirement plan does not allow you any control.*** 99.9% of them do.
- 2) ***It won't work in your retirement plan.*** In fact, retirement accounts like 401k or Super plans are just as good as a Discount Broker and in some cases better because in those retirement plans you:
 - Have access because virtually every plan has funds that mimic the stock market indexes.
 - Pay zero commission for moving your money from one fund to another within the plan.
 - Have no taxable event when you buy or switch funds within the plan.
 - Are typically paying the lowest management fees and if not switch to another fund in the plan.
- 3) ***All you do is contribute and wait.*** That is buy, hold, and pray and it has been proven not to work.
- 4) ***Someone else knows or cares more about your family's retirement value than you?*** They don't! If you have children you know nobody cares more, right? Would you hand over your child to them for 40 years? This is no different, they care more about their children, not yours.
- 5) ***I'm scared and it's too complicated?*** We understand that this may be your first time. Or, you had a bad investment experience before. Its ok we get it. Just follow the instructions and you will regret not having found this sooner. For those of you just starting, think of this: *There are millions of discount brokerage accounts around, why?* Because there are millions of people who have taken control, and even more who rolled their plans over after retirement. Here is another thought: *Why would your retirement plan allow modifications unless a large amount of employees use it?* In fact, the reason we exist is because employees around the world use the subscriptions for a portion, if not all, of their retirement funds!

Here's what to do immediately and step by step . . .

Call your "Retirement Plan Administrator" and ask them these three simple questions:

1. *"Could you please tell me which funds in our retirement plan have the highest Morningstar rating and most mimics the S&P 500 Index, The Dow Jones Index, The Nasdaq, and The Russell 2000 Index?"*
2. *"Which fund in our retirement plan is the safest like a money market fund?"*
3. *"Could you please show me how I can login to see my investment options and make changes to my retirement plan holdings and future contributions?"*

At this point you know precisely what investments are available, which one is the safest, and how to make changes to your retirement funds. You now have a learned a step by step path to change your financial destiny and beat 95% of investors around the world.