

# **RETIREMENT : NOW WHAT?**

**Would you like to have all  
your needs met in your  
retirement years, and extra  
income left over?**

**This free ebook shows you  
how.**

# Disclaimer

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## CHAPTER 1

# Retiring Is Full of Choices : Which Way to Go?



***Millions of Americans are in danger of not having enough money to maintain their standard of living in retirement.***

**The Retirement Crisis**

## CHAPTER 1

# Retiring Is Full of Choices: Which Way to Go?

## Facts on the choices

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\* **Decline of the pension plan.** The 401(k) and individual retirement account were not always mainstays of the retirement environment. Before the early 1980s, most of the workforce relied on tax-thrift savings accounts and pensions. That is not the case now.

\* **Kids moving home.** Some people are calling this crop of retirees "the sandwich generation" -- that's because not only is the economic climate inhospitable to their retirement, but broader economic woes have their kids unable to find jobs as well, sending adult children home to drain their parents' retirement resources.

\* **Families that are saving often have insufficient assets.**

If a household uses all of this money to purchase an annuity from a life insurance company that will pay a guaranteed monthly income for the rest of the household's life, this income will provide only approximately \$5,000 per year in retirement—nowhere near what the household is likely to need.

## CHAPTER 2

# What Can We Do?



- **Personal Needs May not be met**
- Many people who have worked and facing retirement will often find the lack of a busy schedule too stagnant for them. Some may miss the social aspect of being around people.
- Most people agree that they miss having a routine or striving toward those goals they spent years working towards. While still many more have had the unfortunate pleasure of realizing that their retirement income simply doesn't cover the quality of living they prefer (or need).

# CHAPTER 2

## What Can We Do?

Whatever the reason, **a picture perfect retirement – golf, grandchildren, lunches & shopping** – isn't for everyone!

If you are one of the thousands of recent (or even, not so recent) retirees who have found that it isn't all it was cracked up to be –no matter the reason, we can help!

Reach out and contact Me: Sherry Brown 740-964-4526

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**Click Here to Learn More**

# CHAPTER 2

## What Can We Do?



The **Journal of Occupational Health Psychology** concluded those who work following retirement reported being generally **healthier** and **happier** than their fully retired peers, whether they worked **full** time or **part** time.”



# CHAPTER 3

## Choices, Choices, Choices



***There is no shortage of choices for you!  
You have several exciting options available to  
you.***

***"Every choice you make has an  
end result." – Zig Ziglar***

***[Click Here to see Why we are Different](#)***

## CHAPTER 3

# Choices, Choices, Choices

There are so many options out there for you that the choice is really, truly yours!

### 1. You Could get another Job

You could go back to work, for the allotted hours allowed in order to continue to receive your monthly government check (for as long as that lasts). Spending your days clocking in and out for someone else, doing tasks that someone else tells you to do – how and when they tell you to do them.

You retired from this right?

Sadly, the odds are against you. You may find yourself competing with a much younger crowd for jobs. If you pursue an entirely new line of work, you could find that it doesn't interest you enough. You may see that the demands aren't ideal for you.

Not everyone is cut out to welcome Wal-Mart shoppers, fold clothes for ungrateful customers, or make fluffy drinks at the local coffee shop.

# CHAPTER 3

## Choices, Choices, Choices



### 2. You could volunteer

This option would give you a chance to share your gifts and knowledge with those in your community or across the world.

Unfortunately, volunteering won't add to a limited retirement income. However, if you do have the funds and a drive to volunteer – you absolutely should. It is one of the best, most fulfilling experiences available. While it may not make you rich in your wallet, it can make you rich in your life.

You will feel as if you have a purpose.

Click Here to [Learn](#) How we are Different

# CHAPTER 3

## Choices, Choices, Choices



### **3. Be Your Own Boss**

Another option is that you can use your hobbies and passions... and turn them into cash. Many want a low-cost, home-based business they can run part time so they can still enjoy their leisure and work with less stress.

You can be a part of a business where all of the resources you would need are given to you. You'll receive top-of-the-line training.

You can choose when and where you would like to work. You can embark on a new adventure into a successful market – all from the comfort of your own home.

***[Click Here to Get Started](#)***

# CHAPTER 4

## Working From Home



There's nothing as empowering and life-changing as working from home! We know there are millions of people looking to supplement or replace their income, and this is a perfect way to do that!

Most retirees dedicate approximately 10 – 15 hours a week to their business.

[Click Here to Learn More](#)

# CHAPTER 4

## Working From Home

### BENEFITS

✓ **Low Risk** – Most of us, don't like risk and will often do everything we can do to avoid it completely. However, in business, you simply cannot eliminate risks, you learn to minimize them in order to be successful. The advantage of starting a home-based business is that it is a very small risk to get you started.

✓ **High demand for Quality Products** – One of the great things about this business is that people are already purchasing this product!

People *want* the products that you are providing them with the assistance they *need* to get what they want.

The questions that you need to ask yourself:

- Would I use this product if I could not make money from it?
- Will this product benefit a customer outside of giving them a chance to make money?
- Would I make their lives better by providing them with this product?

If the answers to these questions are a "yes," run with it! There is no better time than now to start your incoming cash flow!

## CHAPTER 4

# Working From Home

- ✓ **Low operating cost** – Unlike traditional brick-and-mortar businesses, this model makes it entirely possible to run a business at low costs. A good mentor should allow you to piggyback on their expertise, knowledge, show you how to find and get leads, and help you generate the funds to pay off your initial investment and get in profit early in the life of your business!
- ✓ **Leverage** – This is a *people* business. It is a business that consists of helping customers find what they want/need and helping others create businesses. It's a perfect example of a 'win-win' relationship – you reap the rewards by leveraging the efforts of those you help.
- ✓ **Flexibility & Freedom** – We can do today what business owners 15 years ago could not do and that's to make our business portable... you can work anywhere as long as you have an internet connection! The internet will also allow you to access people in areas that you would have no access to otherwise (that means other cities/towns, countries, and even continents)! When all the pieces are in place, the life of a business owner in this industry, can be very fulfilling indeed – believe me, I know from experience!

## CHAPTER 5

# Jump into your future Dream Life the way you want it to be



## AMERICAN DREAM

Before deciding whether or not this is a good decision for you, it's important to remind yourself to keep perspective of your situation.

Owning a business is truly the American Dream. Every single person on our team dreamed about it and yearned for it. And we've been blessed enough to make it a reality.

*[Click Here to Get Started](#)*



## CHAPTER 6

# Owning your Own Business Working From Home

While many yearn for it, a majority of those who want, dream, and hope for this reality will never act upon it.

Why Not?

Was it easy? Being really, really honest ... no, it wasn't easy. But, is anything in life worth having truly easy?

It can be tough and that's why we rely on each other so much.

Everyone I know needs a little help, sometimes.

But if your dream matters that much to you, know that you can 100% achieve it!

There's nothing more fulfilling than working hard toward, and achieving a goal. Some people make it harder than necessary on themselves. Others work smart. Building your own business takes courage, perseverance, and drive.

Businesses has evolved, and you're a lot more likely to succeed if you have a support system and ongoing training. If you're happy with how much money you're bringing in now, that's great!

If you're not, keep an eye out for future communication from us because we can help you! We've been there, and we're enjoying our success.

We'll help you work smart and move forward.

# About the Author

- *I am a busy Mom, Entrepreneur, and Motivational Speaker with 2 great teenagers and a wonderful husband, married 22 years.*
  - *I found my fit with my network marketing company*
- *I am so honored for the opportunity this is bringing and how we are able to BLESS others with the information that can change their lives as well.*
- *It would be great to connect with you and have you join our team. We truly have the best gig in town.*
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