

How To Change Your Money Path Now!

13 Must-Know Points To Retire On Your Terms

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Why Many Americans May Not Be Able to Retire Until Age 75.

13 Must-Know Points to Retire On Your Terms

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You want to retire- a.k.a *reach financial freedom* - on your own terms, right? Well, studies show that many Americans will not be ready or able to retire until age 75.

At what age do you want to be financially independent?

Inevitably you are on 'a' financial path whether you are aware of it or not. Your choices, actions or lack thereof determine your future potential. The question is, *will that path lead to financial independence or NOT?*

I'll bet, because you are taking the time reading this book, that you desire UNLIMITED CHOICES, FREEDOM & OPPORTUNITIES. If you are like me, words like "minimum," "limitations" & "restrictions" make you cringe.

So let's get you on a path that leads to the destination **you envisioned for yourself.**



Here's a quick-start guide to get you on the path of financial independence now.

Let's test your math skills now:

- + 4 Types of People at Risk to Retire at Age 75
- 5 Reasons Why Women Need Take Control (personal finances)
- 4 Reasons You Can Master Your Money
- 13 Must-Know Points to Retire On Your Terms

Let's Do It!

At what age will you be ready to retire?

New studies show that Americans are headed to a new retirement age of 75 which is years beyond the current “typical” retirement age of 62.

Keep in mind that “retirement” is not something bestowed upon you on a certain birthday. Financial freedom / retirement can only be taken **once you have accumulated enough money** and created a distribution income strategy to produce a retirement income that can replace your working income to live the life you have envisioned for yourself. That study predicts that a majority of the population will not be ready for this transition into retirement phase until age 75.



Who is most at risk at for a delayed retirement?

1. **Millennials** with a growing amount of student debt. According to NerdWallet, the average student loan repayment plan was 10 years, amounting to \$4,239 being repaid annually (including interest payments). All told, NerdWallet suggests that repaying student loans could reduce 2015 grads' nest eggs by nearly a third, **reducing their lifetime investment-earning potential by more than \$684,000 over a 50-year period.**

Since 2012 the amount in lost retirement savings has jumped by almost \$124,000.

In other words, instead of investing their savings and compounding their gains over time, grads will instead be diverting their money early in their working years (where it can be of the biggest benefit over the long run) to paying back student debt.

2. **Gen X & Millennials** lack trust in Wall Street and are skittish toward investing. The **effects of the Great Recession** still ring true with both generations, meaning many are holding far more in cash than they should be. The result is that average annual investment returns are expected to be down, and it could take extra years for investors with a more conservative approach to reach their retirement number.
3. **Business Owners** are notorious for investing back in their business, putting their personal financial needs last.



Apprehensive to lock away funds in a traditional retirement account in case the cash is needed; many business owners **forgo adequate retirement planning** beyond the hope of selling the business (putting your eggs into one basket is a huge mistake.)

Too many business owners wrongfully think that their business is their retirement vehicle by **selling it** whenever they are ready, known as an *exit strategy*. I'll admit, there are success stories. However, more than not, this thought process can end up in disaster and poverty.

4. **Women** are boldly staking their claim in the workplace. In fact, women now hold more advanced degrees than men and make up at least 41% of the workforce! In addition, women make most household decisions and manage household finances.

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So let me ask you a few questions; “Why are most women NOT actively involved in making decisions about asset protection, life insurance, retirement planning, estate planning, taxes and other crucial, personal money-based topics? And why do only 20% of women use financial professionals?”

What is holding you back from securing your financial future, protecting your family and working with a financial professional? It's your hard earned money, your family and your future! Is this an uncomfortable topic for you?

Now it a good time to stop and think about how much control you *feel* that you have over your finances, your circumstances and your future.



Perhaps you have been made to feel:

- That the topics are over your head
- It's the man's role to handle financial matters
- Topics have been presented in a manner that does not interest you.

I understand.

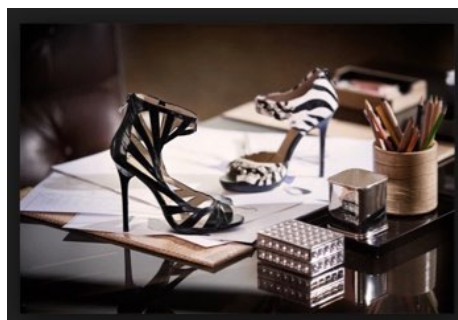
You deserve to be heard and talked with, not talked at.

Perhaps you have never been invited to understand your own money mindset nor how to improve it. **Consider this your invitation!**

I believe in
starting with
thoughts and
mindset around
money...
not budgets!

Regardless if you are a man or woman, it is likely that you are very confident in several areas of your life. The problem is, if you lack confidence and direction in your personal finances, that negatively effects other areas of your life because money affects every area of life including relationships, home life, security and even your fun, free-time.

I believe in starting with thoughts and mindset around money... not budgets!





Let's look at 5 reasons why it is important that you take an active role in planning your financial future..... Especially Today.

1. **50/50:** You have a 50% chance your marital status will change. Pray for happily ever after but be prepared for the unexpected.

2. **Long Life:** Statistically, women live on average 5 years longer than men. If your husband is older than you, then you have an even greater chance of living longer than he. You should **anticipate the possibility** of someday being solely responsible for yourself and fully understand your finances.

3. **Fewer Working Years:** Statistically, women spend fewer years in the workforce than men. You might pause your career for months or years to raise children. Working part-time or choosing to work as an independent consultant often will not provide for retirement contributions.



4. **It Costs More to Be a Woman:** Not only do women use more personal products but it is proven that women pay more for haircuts, dry cleaning, car repairs, anti-aging products and the list goes on. I was featured on Fox News discussing this topic.



Watch this clip as I discuss the topic on Fox News.

5. **Your Husband is Not Warren Buffet:** No offense, but unless your are married to a financial tycoon, it is possible that you might not agree with the “plan” your husband has in place and chances are it is NOT complete.

- Is your risk tolerance level the same as your partner's?
- Do your investments match your risk tolerance?
- Does your portfolio consist of market correlated and non market correlated assets to create a balanced portfolio?



The phrase, “my husband handles our finances,” is the most **frustrating phrase I hear!** You need to understand the entire financial picture! Not just bits and pieces such as “there is *some* life insurance” or “a mutual fund, I think.”

You need to know the DETAILS and have a say in what financial strategies are implemented and why. Remember, a successful retirement down the road is highly dependent on the level of your participation in financial decisions today.

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A complete & comprehensive strategy includes more than investments. It should include:

- cash flow strategies
- asset protection
- estate planning
- life insurance
- tax minimizing strategies
- succession planning
- retirement planning and more.

Would you rather know NOW or find out AFTER it is too late?



In summary, women contribute less to retirement funds due to working fewer years full-time, have greater daily living expenses and live years longer than men. Therefore, would it not make sense to wisely prepare a complete strategy including retirement?

If anyone has made you feel anything less than **qualified** about your ability understanding your own family finances/ investments/ protection/ wealth then you need to talk to me because I believe you are **qualified and highly capable!**

It's your hard earned
money, your family and
your future!



Here's a Confidence Boost for You! 5 Reasons Why You'll Be Great At Mastering Your Money

1. **A Better Understanding:** Women are involved in the daily expenses of life, understand the budget, and see where the money is going.
2. **Open to Learn:** Women are more open to learn new things. Perhaps you know a man who thinks he knows everything about everything! It is difficult to introduce **new ideas** to someone who is more interested in impressing the financial professional and proving his knowledge than being open to learn more.

I value the big picture of **how money flows in and out of your life** on many levels. That is what I teach clients. When I meet with my clients for the first time or I meet people in a social setting and we start talking about wealth in general, people mainly want to talk about rate of return. And that my friends is missing the **big picture**.

3. **Motherly Instincts:** Whether you are a mother or not, most women are very caring and protective over their loved ones. Many workingwomen are looking out for both her children and her parents (and in-laws).



Working with me, you will be able to pass on the **financial knowledge you learned**, onto your children and help your parents prepare for a successful retirement with



retirement lessons. On that note, estate planning and succession planning (passing wealth to the next generation) are important topics I cover with my clients as well.

4. **Realistic Expectations:** In general, women have more realistic expectations of investment performance than men. Women often prefer security and guarantees over risk. *Do you remember who won the race, the tortoise or the hare?*



Wisely preparing a **complete strategy** including a retirement income strategy is crucial! Investments are only one piece of the pie.

Now that you have been introduced to compelling reasons to take action and have the encouragement that you will be great in understanding how to build a solid financial foundation and a path to a successful financial life, it is time, with my help, to breakdown the elements to create your Amplify & Protect Strategy™. That is what I can you with you step by step.



My focus, with private clients, is to understand what is important to you, get comfortable & confident with your daily money-matters and create a plan that can both amplify and protect what you have and prepare you for the things you want in the future.

Imagine how it would feel to bust through negative money mindsets that are holding you back. Then strengthen your confidence around the money in your life resulting in clear plan that you can follow. And how would you like to create a financial strategy that can multi-task (like you do?):

- ☒ Allow for future expenses
- ☒ Prepare for retirement
- ☒ Is tax advantageous
- ☒ Allows you to financially protect your loved ones
- ☒ Leave a legacy

Are you ready to amplify your
Confidence & Power
with MONEY?

Let's get started!



About the author:

Krista Inochovsky empowers women & couples to amplify their personal financial know-how and put it into action for a lifetime of wise decisions with money. The result is to secure the lifestyle they want for the future.

Krista can coach one on one collaboratively with you to create wealth accumulation and protection strategies unique to you and your life you envisioned for yourself.



Krista loves speaking to groups of women, business owners and couples who open to learn how to "make the most of the money they make."

Ask Krista to empower your audience with fresh new ways to look at and think about the dollars that you earn, spend and save. By busting myths & confusion, Krista shows you how you can Fund Your Life... the life you envision and live Happily Ever Wealthy!

She is an income for life retirement specialist and coaches clients on safe-money solutions to establish a personal pension and to protect the ones you love. She seeks solutions to problems with all-encompassing financial strategies that uniquely benefit each client.

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