

# Find out how you can retire early and wealthy

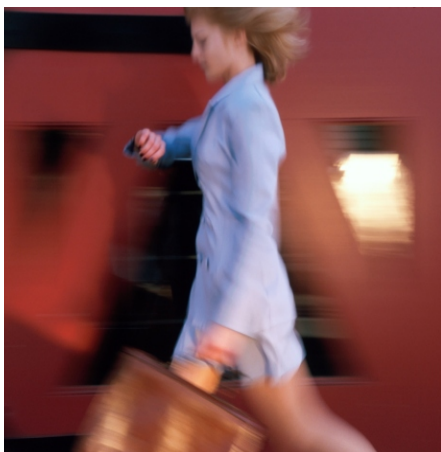


## The Special Report

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With the looming prospect of working until you're 70, Investigative Researcher Angela Goldsmith reports on how you can join the growing number of people taking advantage of current economic trends to quit the Rat Race and enjoy the "Freedom Lifestyle"



### John's Story

Every morning at 6.30, he's abruptly awoken to the sound of his alarm clock. He hits the snooze button to grab an extra few minutes of sleep - then what seems like a few seconds later - ERRRRRRRRR, the alarm goes again. John does this 2 more times before he realises that its 6.45 and that he's running late, he's got to be out of the house by 7am to miss the traffic!

He jumps out of bed and dashes into the shower- it's a race against time he can never win.

By 6.55 he's showered and shaved, gives his sleeping wife a kiss on the cheek, then it's downstairs and into the kitchen for breakfast- a mouthful of strong black coffee to wake him up.

It's still only 7 am and whilst John and a whole army of employees around the country begin their daily 1-2 hour commute into work, there's a growing number of the population who have thrown away the alarm clock and wake up when they've finished sleeping and still get paid!

John believes he's got no choice but trade his time for money in this way. He spends 8 hours a day (not including the commute) at a job that used to be fun. Now, it's like he's doing the work of two people but only being paid for one.

He has to ask when he can take his holiday, when he can have a day off and when he can have a raise. Then there's the staff appraisals, office politics, targets to be met and the ever-present threat of redundancy. Considering every Monday and Tuesday is spent working just to pay the taxman, John feels overtaxed and underpaid.

### Quiet Desperation

Actually John couldn't stop even if he wanted to - he's mortgaged to the hilt and what with his car payments, insurance policies, credit card debts and the increasing cost of living, he's already living on 125% of his income. His wife works nights to bring in some extra money but at a price - the kids are being brought up by the TV or out roaming the streets at night.

John has become a wage slave. He's sacrificed his soul to be a worker drone in the collective, earning just enough to keep himself from going broke, living a life of quiet desperation. John once had dreams of moving to Australia for a better quality of life but now his dream is to be able to make the mortgage payments every month.

John's story is all too common in today's times with many people financially, just able to keep their head above water. If they stopped working they'd be in trouble. What about you? Just ask yourself this question, if you stopped working tomorrow. How long would your money last...?

The good news is that there are options available to the average person who wants to develop financial freedom yet doesn't have thousands to invest. This special report looks at what YOU can do to take your financial freedom into your own hands.

But before we do this let's investigate just why it's more important now than ever, for you to take control of your own financial health.

## Job security

In today's economic climate, is any profession truly recession-proof? It's a sad fact that job security has now become a thing of the past. Previously job losses mainly hit the blue-collar workers, now its happening at all levels and to all age groups even to the under 30's as companies down size, relocate to countries where labour is much cheaper or close down altogether.

Many of us were sold the dream by our parents and teachers that if you did well at school and got a good education, you could get on the 45 year plan in a secure job with a company. You could retire at 60-65 with a good pension and be able to spend your golden years with your grandchildren or living a life of leisure doing the things that you always wanted to do.

However ...in the last 10 years there has been a disturbing development....

## The Pensions Time Bomb

Never before have so many people bet their futures on the stock market. Some companies, strapped for cash borrowed into their employees pension funds and then went bust leaving their employees with nothing for their golden years.

It's clear the government are unable to fund the amount of people retiring in 2010 where there'll be 5 times as many 60 year olds as 16 year olds, as the baby boomer generation - children born after the war - all move towards retirement.

There's even talk of raising the age of retirement to 70. Can you see yourself working in your present job until you're 70? If not what provision have you made to fund your lifestyle when you're No longer able to work?



## *If you want to survive financially in the 21<sup>st</sup> century you've really got to take control of your finances. So what's the best way to do this?*

### Self Employment

One option employees like John take, is to branch out on their own and start their own business. However the initial buzz of being your own boss soon fades when you realise that the 8-hour days turn into 12-hour days as you invest more time and effort into your own business. But after you've paid your suppliers, advertising costs, employees, business rates and taxes, you're often the last to get paid and even then its often at minimum rate. Pretty soon you realise that you don't own the business - your business owns you!

Statistics show that every year 1 in 5 businesses close down with many not even seeing their fifth birthday. Small business owner Michael Brown who ran his own computer business reports "I gave up being a wage-slave only to realise I'd become a self-employed slave. I was busy all right, busy being broke!"

### Business Franchise

Many people opt for the safer bet of a franchise - where you get a turnkey operation. The downside is that for a better franchise option you'd need cash of up to £1 million to get you started. That's even before you've started making any profit!

Or for under £20,000 you could be cleaning ovens, bins or scraping chewing gum off the streets! With a franchise, the franchiser makes money whether you, the franchisee, do or not.

It's no wonder that statistics show one third of all franchises fail.

### Network Marketing

However... there is another way of developing financial security - its how millions of people around the world people have waved goodbye to the Rat Race and now spend more time with their family enjoying financial freedom, earning incomes they previously could only dream about.

It's called Network Marketing or Referral Marketing and big businesses like IBM, Citibank, Virgin, Avon, AOL and Toyota

are all cashing in on this innovative way of distributing their goods. By utilising teams of independent distributors using word of mouth marketing, profits are once again soaring because figures show that 93% of business is done through referrals.

### Be your own boss

One of the major attractions of Network Marketing is the chance for you to be your own boss instead of being bossed around.

"For me the crunch came when my employers refused to give me time off because my son was sick," says Joanne Smith, who left a lucrative job in the City to pursue a career in Network Marketing now financially independent, she's never looked back.

### Flexible Hours

"The great thing was that I was already earning a significant income from Network Marketing as I'd started it alongside my day job working in the evenings and weekends" Having flexible hours which fit around present working conditions makes Network Marketing appealing to both employed, self employed and even stay at home mums. It gives you the breathing space to develop an income, which in time can eclipse that of your main job or business.

Joanne continues "The bonus of working from home means that I can travel outside of peak hours and never have to experience packed trains, late trains or rush hour".

### Tax Benefits

With employees working the first 2 days of the week just to pay the taxman, one of the perks of self-employment has been to deduct expenses from income and then pay tax. Employees always get the raw end of the deal as their income is taxed first and then expenses are taken out, too often leaving little to live on.

Network Marketing, provides you with an opportunity for personal tax relief. Just think, your car expenses, trainings, work-related travel, business lunches, telephone bill, books, even a portion of your mortgage or rent can qualify as business expenses which can be deducted from your home-based Network Marketing income.

### Travel Opportunities

If you like to travel around the world then this is the perfect business for you. Network Marketers with international businesses are enjoying lifestyles of the rich and famous that most of us only read about. Sue Booth, of Berkshire reports "I started my business 8 years ago from my kitchen table and now I regularly travel to

With companies operating in USA, Australia, Canada, New Zealand etc for many people Network Marketing has provided the chance to combine the family holiday to Disneyland with a fantastic earning opportunity.

## Personal Development

Are you sick of the dog-eat-dog mentality of the corporate world? Does the office politics turn you off? Are you tired of running after employees? Then building mutually supportive relationships in Network Marketing will make a refreshing change for you.

This is a business of succeeding by helping other people become successful, developing life-long friends and business partners. Everyone works in a self-employed capacity but training and support is given freely.

"I went from being a shy introverted person with limited social skills to being a confident, expressive teacher and trainer in 2 years with the skills I developed from my Network Marketing business" says Networker, Natalie Wilks, "It also opened up another world of seminars books and tapes on personal development that I never would have come across otherwise."

## Unlimited Income Potential

Unlike a job or small business, Network Marketing offers no ceiling on the amount you earn. You can make an extra £200-300 a month to meet your car payments or pay credit cards or you can earn an extra £1000-£2000 a month maybe to augment your current income or for that dream house abroad.

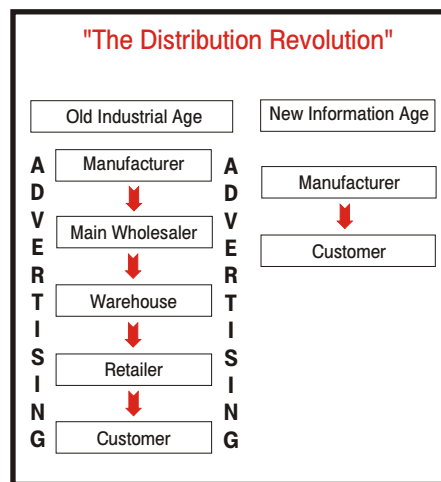
You can also build lifetime residual income and earn £5,000 a month and upwards. "It really depends on how big your dreams are", says Michael Brooking, "I help my people identify their dreams and put together a plan on how they can earn that figure". He continues "What attracted me to this business was the fact that I could earn a 5 figure income working from home on a part-time basis with few overheads and no staff, I mean how close can you come to heaven without dying!"

How it is that someone working in this way can potentially make more money than the Prime minister? Well it's all to do with changes in the economic climate...

## Distribution Revolution

Many high street stores are reliant on the old Industrial way of distributing their goods. For example a jar of skin cream costs pennies to make. Once made, it's shipped to a main wholesaler who then ships it on to a warehouse, who then ships it on to a shop where finally the customer buys the cream.

Each person in this chain adds his percentage to cover overheads and to make a profit.



In addition there's all the advertising costs: TV, radio and magazines and celebrity endorsement. So when you buy the skin cream- what cost pennies to produce, now costs £50. This system made sense 100 years ago, but now it doesn't work anymore.

With the advent of the Internet, overnight shipping, fax machines, and sophisticated computer programmes we're moved into the Information Age. Network Marketing companies, (in most cases), manufacture their products and ship them directly to the end consumer- YOU.

By eliminating all the middlemen they free up to 65% of funds. Some of it goes back to the company for research and development and the rest is paid to the customer in bonus commissions for recommending the products or business to others through word of mouth advertising.

This type of distribution is also called Direct Marketing and companies are regulated by the DSA.

## Residual Royalty Income

These independent distributors create a network of customers and other business builders. Whenever product moves through the distribution chain, everyone in that chain receives a bonus commission. The manufacturing company only sells its product through this chain of independent distributors and rewards are based on performance. The more effort you put in the more money you get paid" that varies with each company.

Because the products are made from high quality ingredients, they are effective and customer loyalty is high. It's a bit like a earning a royalty from writing a book or hit song. In the case of JK Rowling, who tops the UK rich list with royalty payments on her Harry Potter books and merchandising rights.

When you develop your own distribution chain you get paid a royalty whenever product moves through your network.

Eventually your network grows and you earn royalties from people that you don't even know!

Sharon Sylvester says "I only introduced 50 people personally into my organisation but over the last 5 years by teaching and training my people, my business has grown to over 3,000 people, many of which I don't even know. Now I get paid every month what I used to earn a year".

## The British Dream

So what do you need to be successful in this business?

Well you can do this business regardless of age, sex, education, background or colour. All you need is 7-10 hours a week and a dream or goal that you want to achieve. There are more female millionaires in this business than in any other industry. 18 year olds have become successful as well as 70 year olds. Success is purely dependent on effort, and can be achieved in 2-4 years depending on the plan you follow. "This business is perfect for everybody but everybody isn't perfect for this business" says Randy Gage, Multimillionaire entrepreneur.

Many people mistake this business as selling, whilst there are positions for the sales types, for the rest of you, it's a business of teaching and training your team. People who do well in Network Marketing are often teachers, trainers and housewives.

## Secrets of the Wealthy

Studies of millionaires have shown that if you want to be truly wealthy, you need two things

Firstly you need to be your own boss - 90% of the world's millionaires are self-made. It's clear that you'll never get rich working for someone else. Secondly you need to employ the concept of Leverage. This is best explained in the words of one of the richest men in the world, John Paul Getty, who said "I'd rather have 1% of 100 people's efforts than 100% of my own.

So if you get paid £20 for cleaning windows there is a limit to how many windows you can clean in a day, however if you have a team of window cleaners and earn £5 for every window they clean, you spend more time finding windows for them to clean so everybody gains and you've leveraged your time to earn more.

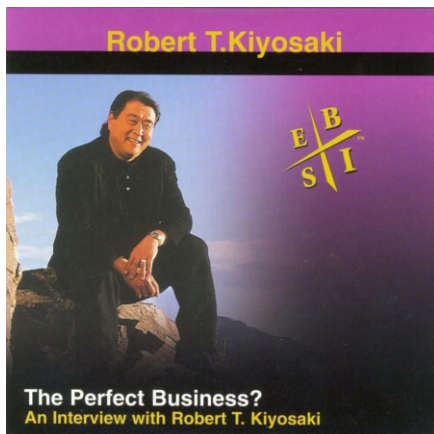
You can leverage your money too by investing in stocks and shares, other businesses and even property. In this way you put your money to work, it's how the rich grow their wealth.

## But what do you do if you don't have thousands to invest in the first place?

You can leverage your time in your Network Marketing business; working with your team, teaching and training them to follow a system, helping them achieve their dream which ultimately helps you to achieve yours.

### Rich Dad, Poor Dad

That's just what international author, investor and financial advisor, Robert Kiyosaki recommends, author of the world-renowned book, Rich Dad Poor Dad. Kiyosaki, talks about the 4 "Quadrants" of the business world.



Firstly on the left hand side you have the "E's" The employees, which make up the majority of the population, trading their time for money, underpaid and overtaxed like John. The next step for most people is to become an "S" Self employed, which is still on the left hand side of the quadrant. People in this quadrant only get paid as long as they work and are still underpaid and overtaxed as previously explained.

Kiyosaki teaches that in order to become truly wealthy you have to do what the rich do and move to the right hand side of the quadrant by building a big business "B" which utilises the power of leverage. Then in turn you can leverage your money by becoming an Investor, "I".

The only problem is that building a traditional big business can be risky and expensive. But now people can move from the left hand side of the quadrant directly to the right hand side by building a Network Marketing business - a low risk, low investment big business. Kiyosaki says "The rich build networks whilst every one else looks for work."

Network Marketing has been going for 50 years and generates over £50 billion of revenue a year by all kinds of people in over 100 countries around the world. Courses are taught at degree level at the University of Illinois, USA, and it is recommended by entrepreneurs such as Donald Trump, Robert Allen author of the "One Minute Millionaire" and Randy Gage, who rose from washing dishes in a restaurant to Multi Millionaire through Network Marketing.

## Michael Brooking - A Professional Networker

In 1988 I got off the plane at Heathrow with a fiver in my pocket and nowhere to go. I'd spent the last 5 years in Spain building up several restaurants and property investments, however my business partnership turned sour and to cut a long story short I ended up losing everything that I had worked hard to get.

Within a few weeks of returning to England I managed to get lodgings and a job as a driving instructor. At that time in my life I was alone, broke, depressed and living in a rented bedsit. I had to get up at 6am every morning to start my lessons at 7am for the early birds. It was a living nightmare. I first came across Network Marketing from one of my students, Melba.

In the beginning I was skeptical, I thought that I would have to knock on doors or do a lot of selling which I found off putting, but I was so broke that I was willing to put my skepticism aside and really hear about it—after all I had nothing to lose.

My friend Melba, explained to me about the business and how I could sell products if I wanted to but the real success came from working with other motivated people teaching and training them to be successful. When the penny dropped I could feel the excitement rising- I was able to start dreaming again.

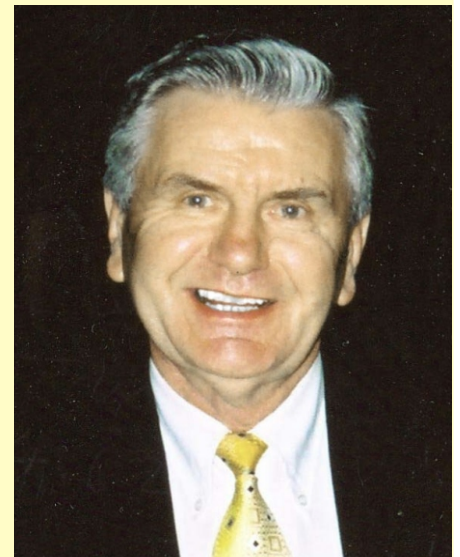
I knew that even though I was too busy to fit in 7-10 hours a week, if I didn't change something in my life, in 4 years time I would be in the same place- only 4 years older and still broke.



### What's Next?

If you're happy with your job, income or the office politics then this business is not for you.

But if you don't want still be working at 70 or are looking to spend more quality time with your family then you might want to take a serious look at Network Marketing, you never know it could may well be the only way left you can retire early and wealthy.



I decided to join and get started, I remember my first bonus cheque was £3.10! Not a lot but as I committed my 7-10 hours a week to my business teaching and training my team, this soon increased. I found the 7-10 hours by cutting out the TV.

I got to work, finding people who wanted more out of life. I used a system that my team could follow. Initially I was working part time, when my income increased, I left my job and went full time.

Now 5 years on, I have more time to spend with my children, I travel around the world building my business, I have met new people and made more friends than ever before. I work when I want to and I continuously commit to my personal development. I now have an income that has no limit on it, so I can handle it if the interest rate rises or petrol goes up!

Although the business of Network Marketing is simple, it's not easy- but I think it's much better than being a self-employed slave or a worker drone in the collective. In either case what do you do when you retire?

Most people aren't aware that they'll have next to nothing to live on when they retire. This is the best pension plan going, and one that you can pass on to your children!

For more information please contact:

**The Freedom Lifestyle**