

FREE SUCCESS SYSTEM OF THE
EMPOWERED MILLIONAIRE INSTITUTE

**DAY
88**



'90 DAY CHARGE'

(DECEMBER 28 - S3 MODULE 35)



BASED ON THE
'MVP'
MILLIONAIRE
VALUE PACK

CONCEIVED AND DEVELOPED BY JAMES LEE VALENTINE
ESPECIALLY FOR YOU AT Great Personal Expense

(90 DAY CHARGE – ABRIDGED VERSION)
S3 EMPOWERED MILLIONAIRE COACHING
POWERIZER WORKBOOK

MODULE 7.5
RETIRE FINANCIALLY EMPOWERED

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If you are in any way dissatisfied with any aspect of the
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MODULE 7.5

RETIRE FINANCIALLY EMPOWERED

*“If you haven’t found something worth dying for,
you’re not fit to live.”*

MARTIN LUTHER KING

Purpose is everything in life. If I haven’t found my overriding mission for living yet, then I must take the time to find it. Life is too short to waste it with halfhearted effort that will never materialize into successful achievement. However, if I will be clear on my ultimate reasons for living, diligent in my business endeavors and astute in my savings and investment strategies, I can reach my financial aims and ultimately achieve a level of wealth near to or at the level of financial independence. Then I truly can retire financially empowered. I will have reached the situation many people dream of: *Doing what I want to do when I want to do it, and having what I want to have when I want to have it.*

Retiring financially empowered is about being wealthy in all ten areas of my life: it is being physically fit and enjoying supreme health; it is being financially independent and benefiting from tremendous wealth; it is being successful in commerce and prospering in my business endeavors; it is being professionally fulfilled in my career and gaining the admiration of my peers; it is being mentally astute and having full faculty of my mind powers; it is being well respected in my social life and making a difference in my community; it is being spiritually harmonious and in-tune with the infinite universe; it is being blessed with a loving, healthy family; it is being endowed with all my material desires and wanting for nothing; and it is being alive with the spirit of adventurous fun that resides within me.

It’s Day 88 . . . I’m empowered for life!

My Million-Dollar Retirement Plan

My journey to financial independence can be fast or slow — this is my choice. Multiple *Retirement Savings Factors* determine the length of time it will take for me to reach my goal of retiring financially empowered and govern the ultimate level of my monetary wealth:

- My current age.
- My intended retirement age.
- My initial capital balance.
- My retirement savings goal.
- My monthly/annual contribution.
- My rate of interest.

If I vary any of these factors, an entirely new situation is created. But I need to be the one in control — I need to be the one who makes the decisions that affect *my* financial future. Yes, of course I should seek professional guidance, but I must be the one to ultimately make my own decisions.

Let's say for illustration purposes that my personal retirement savings goal is to have one million dollars in savings accumulated at my retirement date. This table shows the *Retirement Savings Factors* for a person starting this savings plan on their forty-third birthday with zero capital balance who desires to retire at age sixty-five with one million dollars in savings. This example assumes a constant interest rate of ten percent for the duration of the plan.

CURRENT AGE	43
INTENDED RETIREMENT AGE	65
INITIAL CAPITAL BALANCE	\$0
RETIREMENT SAVINGS GOAL	\$1 million
MONTHLY CONTRIBUTION – PERSONAL	\$1,061
ANNUAL CONTRIBUTION – PERSONAL	\$12,732
RATE OF INTEREST	10%

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MODULE 7.5 RETIRE FINANCIALLY EMPOWERED

What does it take to accumulate one million dollars in savings at retirement? This table gives the same *Retirement Savings Factors* as the previous example and shows the accumulated interest and the compounding of the capital year by year until the one million dollars in retirement savings is reached by this person's sixty-fifth birthday. This computation assumes all contributions are made on the person's birthday and the rate of interest is constant at ten percent for the duration of the million-dollar retirement plan.

AGE	STARTING BALANCE	ANNUAL CONTRIBUTION	INTEREST COMPOUNDED	ENDING BALANCE
43	\$0	\$12,732	\$1,273	\$14,005
44	\$14,005	\$12,732	\$2,673	\$29,410
45	\$29,410	\$12,732	\$4,214	\$46,356
46	\$46,356	\$12,732	\$5,909	\$64,997
47	\$64,997	\$12,732	\$7,773	\$85,502
48	\$85,502	\$12,732	\$9,823	\$108,057
49	\$108,057	\$12,732	\$12,079	\$132,868
50	\$132,868	\$12,732	\$14,560	\$160,160
51	\$160,160	\$12,732	\$17,289	\$190,181
52	\$190,181	\$12,732	\$20,291	\$223,204
53	\$223,204	\$12,732	\$23,594	\$259,530
54	\$259,530	\$12,732	\$27,226	\$299,488
55	\$299,488	\$12,732	\$31,222	\$343,442
56	\$343,222	\$12,732	\$35,617	\$391,791
57	\$391,791	\$12,732	\$40,452	\$444,975
58	\$444,975	\$12,732	\$45,771	\$503,478
59	\$503,478	\$12,732	\$51,621	\$567,831
60	\$567,831	\$12,732	\$58,056	\$638,619
61	\$638,619	\$12,732	\$65,135	\$716,486
62	\$716,486	\$12,732	\$72,921	\$802,140
63	\$802,140	\$12,732	\$81,487	\$896,359
64	\$896,359	\$12,732	\$90,909	\$1,000,000
65	TOTAL ACCUMULATED BY THE AGE OF SIXTY-FIVE:			\$1,000,000

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 MODULE 7.5 RETIRE FINANCIALLY EMPOWERED

What I must check here is how far apart am I in what I am *presently* doing compared with what I *intend* doing to accumulate the retirement savings amount I say that I desire. This table shows my current monthly contribution compared with the actual monthly contribution required for the million dollars.

MY MONTHLY CONTRIBUTION FOR ONE MILLION DOLLARS	\$1,061
MY CURRENT MONTHLY CONTRIBUTION	\$0
MY MONTHLY DIFFERENCE	\$1,061

What the above example illustrates is the gulf that oftentimes exists between what we say and what we do. In this instance, I must begin my savings plan *immediately* if I am to accumulate the desired retirement savings amount. However, like most people, to save over one thousand dollars each month may not be possible without extreme sacrifice in my standard of living. Therefore a more satisfactory solution is required that involves the two-edged approach of both *personal savings* and *generating new income channels*.

My Empowered Millionaire Retirement Plan

Again, let's say that my personal retirement savings goal is to have one million dollars in savings accumulated at my retirement date. However this time the table below shows a new *Retirement Savings Factor* — monthly contribution: business — because a large proportion of my monthly contribution will now come from a new business that I shall develop to augment my income.

CURRENT AGE	43
INTENDED RETIREMENT AGE	65
INITIAL CAPITAL BALANCE	\$0
RETIREMENT SAVINGS GOAL	\$1 million
MONTHLY CONTRIBUTION: PERSONAL	\$200
MONTHLY CONTRIBUTION: BUSINESS	\$1,000
ANNUAL CONTRIBUTION: COMBINED	\$14,400
RATE OF INTEREST	10%

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MODULE 7.5 RETIRE FINANCIALLY EMPOWERED

As an Empowered Millionaire, I know the art of saving income on purchases by designing a lifestyle in which less money is required to live on, so the personal monthly contribution of US\$200 used in this example will be straightforward enough. To create an additional channel of income, one that is residual, I must establish a business. This endeavor must be directly related to my life's ultimate purpose and it must generate a good stream of revenue. I shall seek guidance from millionaires to ensure good profitability for this business.

AGE	STARTING BALANCE	ANNUAL CONTRIBUTION	INTEREST COMPOUNDED	ENDING BALANCE
43	\$0	\$14,400	\$1,440	\$15,840
44	\$15,840	\$14,400	\$3,024	\$33,264
45	\$33,264	\$14,400	\$4,766	\$52,430
46	\$52,430	\$14,400	\$6,683	\$73,513
47	\$73,513	\$14,400	\$8,791	\$96,704
48	\$96,704	\$14,400	\$11,110	\$122,214
49	\$122,214	\$14,400	\$13,661	\$150,275
50	\$150,275	\$14,400	\$16,468	\$181,143
51	\$181,143	\$14,400	\$19,554	\$215,097
52	\$215,097	\$14,400	\$22,950	\$252,447
53	\$252,447	\$14,400	\$26,685	\$293,532
54	\$293,532	\$14,400	\$30,793	\$338,725
55	\$338,725	\$14,400	\$35,313	\$388,438
56	\$388,438	\$14,400	\$40,284	\$443,122
57	\$443,122	\$14,400	\$45,752	\$503,274
58	\$503,274	\$14,400	\$51,767	\$569,441
59	\$569,441	\$14,400	\$58,384	\$642,225
60	\$642,225	\$14,400	\$65,663	\$722,288
61	\$722,288	\$14,400	\$73,669	\$810,357
62	\$810,357	\$14,400	\$82,476	\$907,233
63	\$907,233	\$14,400	\$92,163	\$1,013,796
64	\$1,013,796	\$14,400	\$102,820	\$1,131,016
65	TOTAL ACCUMULATED BY THE AGE OF SIXTY-FIVE:			\$1,131,016

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MODULE 7.5 RETIRE FINANCIALLY EMPOWERED

RETIRE FINANCIALLY EMPOWERED

*My objective is to attain financial independence
and retire financially empowered on the date of . . .*

FEBRUARY 14th 2028

MY RETIREMENT SAVINGS FACTORS

- *These are the factors that will determine the length of time it will take for me to reach my goal of retiring financially empowered and determine the ultimate level of my monetary wealth*

CURRENT AGE	43
INTENDED RETIREMENT AGE	65
INITIAL CAPITAL BALANCE	\$0
RETIREMENT SAVINGS GOAL	\$1 million
MONTHLY CONTRIBUTION: PERSONAL	\$200
MONTHLY CONTRIBUTION: BUSINESS	\$1,000
ANNUAL CONTRIBUTION: COMBINED	\$14,400
RATE OF INTEREST	10%

MY CURRENT MONTHLY CONTRIBUTIONS

- *This is my present monthly contribution compared with the actual monthly contribution required to attain my retirement savings goal*

MY MONTHLY CONTRIBUTION FOR ONE MILLION DOLLARS	\$1,200
MY CURRENT MONTHLY CONTRIBUTION	\$825
MY MONTHLY DIFFERENCE	\$375

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