

Income Is the Goal

*We taught people how to grow money.
We forgot to teach them how to get paid.*

Rule #1: Don't lose money.

Rule #2: Ask, is this a good business?

Rule #3: Ask, what's the purpose of the money?

The purpose determines the strategy.



PROTECT

EARN

GROW

An apple tree taught me everything
I know about money.

*Dennis Zaderaka, author of **The Money Orchard: Money Making Money***

THE LIFE COMPASS QUESTION

Five years from now — what has to happen for you to be happy with your progress?

Family _____

Financial _____

Health _____

Spiritual _____

Personal _____

What is one BIG thing you'd like to accomplish this year?

What is the Biggest Obstacle to accomplishing these goals?

HOW LONG WILL YOUR RETIREMENT LAST?

Current Age _____

Retirement Age _____

Life Expectancy _____

Years your apples must last: _____

I WANT INCOME TO START:

- ☐ *Immediately*
- ☐ *5–10 Years*
- ☐ *10+ Years*

YOUR INVESTMENT PERSONALITY

- ☐ I enjoy the process. It's almost like a hobby.
- ☐ I do it because it is necessary. It's like a job.
- ☐ I wish it were done for me. I want to enjoy my life.
- ☐ I would like a guide to work with me. I want to make the final decisions.

YOUR INVESTMENT GOALS

- | | |
|---|----------------|
| ☐ Retirement income | EARN |
| ☐ Growth | GROW |
| ☐ I don't want to lose what I have | PROTECT |
| ☐ _____ | |

RESOURCES — YOUR ORCHARD

How many apples do you need to live well? (*per month*)

Apples you already have:

Social Security _____

Pension _____

Other income _____

Total _____

Apples your orchard must still produce _____

(*what you need, minus what you already have*)

How big does your orchard need to be to give this many apples?

What is the size of your current orchard?

NOTES

SAMPLE

FOUR QUESTIONS TO ASK YOUR FINANCIAL ADVISOR

In forty years in financial services, every firm asked me: what is your commission? Not one ever asked these four questions. Ask them of anyone who manages your money.

- 1 Do you make money for me?**
- 2 Do you lower my risk?**
- 3 Do you help reduce my taxes?**
- 4 Do you protect what I have worked a lifetime to build?**

NOTES

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No calls. Ever. I do not receive an attendee list and I do not call anyone. If you want help, the next step is yours.

This is a financial education workshop. Its goal is to give people tools to work with their financial advisor by showing them how money works. We do not discuss specific financial products but show general categories that people may not know are options.