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LOOK INSIDE!

Retirement, Wealth Management,  
and Financial Planning  
by Patrick Kelly, CFA



## The Retirement Miracle

PATRICK KELLY

# LOOK BEFORE YOU LIRP



How All Life Insurance Retirement Plans  
Are Not Created Equal...and  
How to Find the Right One for You

David McKnight

Presenting Author of *The Power of 40+*

NATIONAL BEST-SELLING AUTHOR  
of *Tax-Free Retirement*

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## The Retirement Miracle

PATRICK KELLY

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# Live Your LIFE INSURANCE



Surprising Strategies to Build  
Lasting Prosperity with  
Your Whole Life Policy

KIM D. H. BUTLER

Author of *Building the Financial Planning Kit*  
and *Planning the Retirement Plan*

complicated. He's top of the world, his strategy is working. The Five Retirement Myths book attacks some common beliefs in America today and, as always, Patrick Kelly is tremendously persuasive. Four years in particular had a return of 19%, 24%, 36%, and 40%. There are hundreds of examples. But he thinks that the horse will likely return and then he'll shut the gate. I mentioned this earlier, but I'll say it again, Kelly loves the IUL. Very few people gain wealth by investing in a CD or a savings account. It's not about big risk, according to Kelly. But some of the gains were quite impressive. Kelly is trying to show that there is no guarantee that a company will last forever, that it will never hit hard times or go under. But what if the investor could eliminate the down years? Today's retirement space is noisy. You got it at \$250. That doesn't happen. How would that have turned out for you? Now he only has 8 horses. He does just that in this chapter where he states: "And they're not alone. To prove his point, he caps the positive years at just 7%. In the previous example, if you only had 9 years that gained and the cap was at 7%, the original investment of \$1,000 would result in your US \$ 1,663. What if I just buy and hold indexed or ETF funds? Kelly continues to show that the Middle Returns are never equal to real returns when negative years are included. This same technology continues until he has 1 remaining horse. This continues to have 9 horses. What is the point? Kelly shows that the bill would have increased to \$ 3,838 instead of falling to \$ 271. Just to spend a long time and see him drop a little, and then because of his gamma, they do not take the earnings until he has fallen too much. These two companies were powers on Wall Street and investors who wanted to bet on a certain thing did not need to look anywhere, all of them saying the same thing: "It's up". For me, I have the answer. A, a € | Some of these messages are valuable - able to take you to a safe retirement, happy and unproductive - others make just noise. If you bought Nikkei 225 in 1989 and held for 20 years, until 2009, you would have seen an impressive loss of 73%. After the year 50% loss resulted in equilibrium only \$ 500 (50% of the original \$ 1,000 investment). After a few days, a wilder verse vague in his corral, Apple looks like a right bet today, but we don't know the future, so you have to ratify frequently if you want to play the game. I would just like to add that the same arguments can be made with all life insurance as investment vehicle. His first example are the two major financial companies that have been snatched in the crisis of 2008: Bear Stearns and Lehman Brothers. His first book, "A Tax-Free Retirement", is his second book, "A Better Retirement". Michael Kelly is an accomplished author of retirement books. And even though he has been in the world in which information is rapidly changing, he just about everything can be done better, more improved (etc.). There are some things that just don't work well on our own. Alternatively, they will sell a racing stock way to soon, only to watch it go up and down. As always, at I&E think that talking with a financial representative can be a huge help. This is really Kelly's bread and butter, but in this book he doesn't mention it at all. He just sets the stage. But the point Kelly is trying to make is that it takes a long time for new ideas to become mainstream. And even then he doesn't close the gate because he has already lost so much he might as well risk what's left. During the 2008 banking crisis, Bear Stearns and Lehman Brothers were wiped out in just a few days. It was clearly the better option for transportation, but it took time for people to see that. And most have nothing to do with the worldwide financial crisis, but rather aggressive competition, newer technology, or even their own mistakes. Kelly mentions a few companies that have gone bust, and I'm sure you can come up with your own. Their investors lost everything. Kelly just wants to let a couple points sink in: Investing in individual stocks is definitely not a sure bet for the long haul (Bear Stearns, Lehman Brothers). Investing in major market indexes is not a guarantee against loss over the long run. Myth # 3 "Middle Returns Without Taking Risks" Kelly wants to address a common belief by presenting his case for this myth: This is the power of eliminating the down years. He references the Japanese Nikkei 225 index, which saw a high in 1989 of 39,915. This value is actually 514% more than the index actually produced during the same 20 year period. Instead of suggesting that he has the key to your success with one specific strategy, Kelly wants to clear the playing field a bit by telling the reader what messages to AVOID. Kelly refers back to the Nikkei 225 index to make his point. Final Thoughts The stock market should not be the end all solution for retirement for anyone. According to Kelly, our "A" flight or flight nature also has an equivalent "A" character trait. CORRECT. And yet people buying new cars done A&A always buy these cars. But of course, who can get all the good without NJ Dettevni 000,1 \$ A Evah Uoy Yas S " " à e Tel, Elpmxate Rof, Sessol ROY EVAH ETANIMILE OT EVAH TSUJI UOY. 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