



FUND YOUR  
RETIREMENT



GUIDE TO  
**FUNDING YOUR  
RETIREMENT  
EARLY**

# Guide to Funding Your Retirement

We wrote this guide to help you achieve retirement prosperity at the age of your choosing. We have found that many people, after reading this guide, go on to take the necessary steps towards funding their retirement. We hope that this guide will help you gain a better understanding of your future retirement goals, how much you will need, and most importantly, how you will get there.

Nowadays, we live in highly disruptive times where individuals need to boost their knowledge, skills, behaviours, and attitudes. Strong forces such as globalisation, digitalisation, and rapid demographic changes demand a strong ability to adapt to change.

Your financial life is one of the single most important factors influencing your overall quality of life. However, the subject of money is not taught in school or at home in any meaningful way, and as a result, it tends to be surrounded by mixed signals, confusion and can be overwhelming for most people.

Many people feel anxiety and helplessness when they think about funding their retirement; maybe you do too, or maybe it is something you have not even thought about up until now.

My sincere hope is that financial self-sufficiency, income, and capital growth strategies becomes something that you will consciously and actively work towards. It should become a continuous journey of income improvement and capital growth for a healthy and happy retirement prosperity.

**Lee Cleasby**

Co-founder Fund Your Retirement

**It's time to stop hoping for the best  
and start knowing what to do.**

## **Setting Your Goals:** What Do You Want to Achieve?

As humans, if we don't have income from capital assets e.g, businesses, the financial markets, real estate, money, etc then we are left in the position of selling our time (labour) to survive.

If you want to succeed, you need to set goals. Without goals, you lack focus and direction. Goal setting not only allows you to take control of your life's direction, but it also helps you to measure the level of progress for your ambitions.

Your wants, needs, and desires are personal to you and are shaped by the environment that you were raised in, work in, and live in. After surveying our clients from a wide and diverse background, four common goals kept reoccurring as to why funding their retirement was important to them.

### **Avoid old age poverty**

The most common was avoiding old-age poverty, the idea of either having to live off the government or having their children support them later in life is a key source of concern and something that they want to avoid.

### **Increase wealth**

Watching your net worth increase over the years is obviously a comforting and rewarding experience. It gives you a feeling of security and freedom so when the time comes for you to retire, you will be able to do what you want, when you want, and with whom you want.



## **Leave a Legacy**

The third goal is to make sure you can not only support yourself and have a good, fulfilling life, but also leave a legacy. At the very least you would want to leave a sizable inheritance for your children so that they know they will be taken care of long after you have gone.

## **Take Control of Your Future**

Stop working, follow their passion, go travelling, and so on. Some are happy to carry on working, but only if it is working on their terms and not because they have to. Ultimately it all comes down to having freedom; the freedom to choose.

How you avoid old-age poverty, increase your wealth, and leave something for your children will likely require multiple income streams and assets working together.



**BEGIN WITH  
THE END  
IN MIND**



# Know Your Numbers

## Getting Clear on Your Numbers

If you take control of your finances, you naturally feel more in control of your future. Making sound financial decisions in your personal life becomes the basis for a richer and more fulfilled existence.

Projecting out what your desired income would be during the years you either cannot work or choose not to work will be an enlightening exercise. When will your mortgage be paid off? Will you own your car or have one on finance? These types of questions are very important and will encourage you to think about the type of strategies you will need to employ to achieve your overall aim.

When you set your goals, they must motivate you. From this exercise, you can then develop an action plan to achieve your overall aim.

Below are the different financial goals to aim for. They start at financial security and progress all the way through to financial freedom.

### First Target Is Financial Security

	Current Expenses	Projected Expenses
Mortgage / Rent	£	£
Food	£	£
Transport	£	£
Utilities	£	£
Taxes	£	£
<b>Monthly Total</b>	<b>£</b>	<b>£</b>

### Second Target Is Financial Abundance

Clothing	£	£
Entertainment	£	£
Hobbies and Recreation	£	£
<b>Monthly Total</b>	<b>£</b>	<b>£</b>

### Third Target Is Financial Independence

Current Lifestyle plus taxes	£	£
<b>Monthly Total</b>	<b>£</b>	<b>£</b>

### Fourth Target Is Financial Freedom

Live the dream and go wild: travelling, family, gifts, charity, fun, and luxuries. Think big and live a life where you can do what you want, when you want, and with who you want.

Big Goal	£	£
Big Goal	£	£
Big Goal	£	£
Big Goal	£	£
Big Goal	£	£
Big Goal	£	£

These targets can be goals to aim for. You begin by breaking down the big goal of Financial Freedom into three sub-goals, and then down even further into smaller goals, such as generating enough to pay your mortgage/rent or transport. The path then becomes very real and attainable. Once the smaller goal is achieved, add another smaller goal such as paying your utilities and so on. Over time you will have achieved the sub-goal of achieving financial security. It is then time to add the next level of financial abundance, and the next, through to financial freedom.

Understanding the numbers will stand you in good stead for moving to the desired destination; increased income, and your capital growth for retirement prosperity.

By achieving these goals it goes a long way to decreasing your financial insecurities, stress on the system, and the expectation that your children and grandchildren will have to pay for a generation of retirees through increased taxes (something they will likely not see the benefits for themselves).

The length of time this takes is dependent on your circumstances, personal desire, and motivation to reach the goal. Circumstances can be overcome but desire and motivation must be developed within ourselves.

# Different Paths for Funding Your Retirement

Once you have worked out how much you will need to fund your retirement, you will need to think about the different strategies for achieving your financial goals. Factors you will have to consider are your time horizon, inflation, and your projected financial goals.

## Pensions

A pension is a type of savings plan to help you save money for later in life, and how much you get is dependent on how much you have saved over your working life. The money is pooled with other pension funds and invested on your behalf in the hope of generating an income to pay you in retirement.

## Business or Salary Income

Continuing to work if you wish can be a source of income, and having that choice gives you greater flexibility and security. If you own a business, you have the choice of continuing to operate your business. Alternatively, you can hire someone to run the business for you while you take a percentage of the income.

## Rental Properties and REITs

Rental properties or land can make great income-producing assets. If you purchase a property using only a small portion of your own capital, borrowing the rest from the bank, and subsequently renting it out, can create rental cash flow.





Real Estate Investment Trusts (REITs) are essentially companies that invest in properties. Like big blue-chip stocks, REITs pay out a dividend which is the profit they earn from the rental income that they invest in. Usually, REITs will specialise in certain areas such as offices, industrial buildings, apartments, hospitality, or storage to name but a few. You can also purchase ETFs that track a basket of REITs, further diversifying your investment but still providing exposure to any upside potential.

## **Index Funds**

Index funds are investment vehicles that allow you to pool your money together with other investors to purchase a collection of stocks, bonds, or other securities that might be difficult to recreate on your own. Index mutual funds track a specific underlying index, such as the S&P 500, as do passively managed exchange-traded funds also known as ETFs.

## **Dividend Income**

Large blue-chip companies distribute their profits to shareholders, usually each quarter. Usually, due to the size of these companies, they tend to weather economic downturns but don't tend to experience much growth. Dividend-paying stocks are a great way to ensure regular income when the growth of the underlying investment isn't a primary concern. Dividend-paying stocks can reduce or increase their dividends depending on how well the company performs.



## **Entrepreneurship**

Entrepreneurship is the ability to turn problems into solutions, productise them, or offer them as a service and scale them up whilst helping others in the process. Businesses are created to solve problems and to create better ways of performing established tasks. Where most people see problems and annoyances, entrepreneurs see opportunities. Entrepreneurship is not primarily about the money; it is about your passion and vision to make the world a better place, and the money then becomes a by-product of that vision.

Humans have always been creative and adaptable to their surroundings; today is no different. Both localised and global economies are rapidly changing but this period is no different from our recent past, perhaps with the exception that it is changing even faster which requires greater adaptation.



## **Asset Building**

Income-producing assets are an opportunity for you to generate a steady income over time. They are investments in properties and businesses that generate consistent reoccurring revenue and are at the opposite end of the scale to speculative assets.

## **Investing & Trading**

Investing and trading are two approaches to profiting from the financial markets. Both groups have the same goal but choose different timeframes and approaches in achieving the overall aim. Both offer great value when using the financial markets to fund your retirement.

A trader's approach refers to the length of time holding positions in stocks, commodities, ETFs, currencies, etc. Traders generally fall into one of three categories:

- **Swing / Position Trading:** Positions are held for a few days to months.
- **Day Trading:** Positions are held throughout the day, rarely overnight.
- **Scalping:** Positions are held for a few seconds to a few minutes only.

New traders should first learn and achieve consistency with position and swing trading before attempting day trading or scalping. Day trading and scalping are advanced strategies and are not the starting place for new traders.

Investing differs from trading in that short-term speculation (trading) takes advantage of short-term market fluctuations to generate a profit. In contrast, investing is conducted over the long-term, and usually over many years. Investing ignores short-term market fluctuations and derives its profits from dividends and long-term asset appreciation. Taking an investing approach means riding out the dips and market corrections with the anticipation that many years from now, the financial stock, ETF, bonds, etc will be higher in value and therefor increasing your net worth / your retirement fund.

## **Savings**

Savings, quite simply, are the amount you have left over after all your expenditures. For those who are financially prudent, the amount leftover can grow over time, contributing to your financial self-sufficiency. Savings are very good, but it is generating an income that's important in the quest for self-reliance. Be mindful of inflation as this your erodes savings over time.

# 13 Tips for Funding Your Retirement



## **Make Money Work for You**

Don't let inflation eat away at your savings or your financial wellbeing. Money is an asset and putting your savings to work is the first step, but if you want to retire wealthy at the age of your choosing, you must make money work for you.

## **Find a Mentor or a Coach**

A mentor has the advantage of offering objective guidance and feedback and this can be a very time-efficient way of gaining new insights and learning new skills. Selecting the right mentor requires mutual trust and respect. A mentor can help you set goals, targets and provide accountability in achieving those targets and at the same time, complete the feedback loop.

## **Increase your Financial IQ**

Transform your financial future by increasing your financial intelligence in investing, trading, personal finance, business start-up, and retirement strategy.

## **Create a Budget**

The ability to create a budget, live within your means, save, invest and grow your wealth is something we should all have learned in school, making it a natural skill and habit for us in the future. Unfortunately it isn't something that we learned in school, which means that we must learn it later in life.

## **Find a Money Manager**

A money manager works on your behalf taking on the responsibility of growing your capital, increasing your wealth and retirement prosperity. Money managers focus on strategies and minimising the risk while maximising returns within their stated investment objectives.

## **Start a Business**

Identify a problem, do your research, make a business plan, and set about solving it for you or your community. Scale it up and help others in the process.

## **Max out your company's contributions**

If you have access to one, match your employer contributions into your pension pot.

## **Get Clear on Your Tax**

Tax can be a complicated subject and can have a significant impact on your future wealth. Speaking to a regulated financial adviser can help you make the most tax-efficient choices from tax-efficient investment vehicles to inheritance tax planning enabling you to fund your retirement.

## **Stay Out of Bad Debt**

Bad debt is borrowing money from a bank, or a family member, or using a credit card to purchase something that loses value and does NOT generate a return on investment or revenue.

Typical examples: holidays, your car, or short term desires such as entertainment, clothes, and luxury items.







## **For business owners, create an exit strategy**

Create a strategic plan that allows you to liquidate all or a part of your company, hopefully making a substantial profit.

## **Time Management**

Time management is the process of allocating your time between what is important and what is not. It is the process of consciously spending your time where it increases the most effectiveness and productivity.

## **Speak to a Financial Adviser**

Long term decisions about retirement planning can be challenging. A certified financial adviser can help you with saving strategies and an overall retirement plan. A financial adviser covers not only investing but can offer a deeper knowledge about taxes, inheritance, pensions and estate planning.

## **Multiple Assets**

Be diversified, building multiple assets will diversify your risk. If you are heavily weighted to one asset (e.g. the stock market, property, your business etc), consider diversification to protect one or more of your assets failing.

# Inflation vs Compound Interest

## What is inflation and how it affects your savings and purchasing power

Inflation has a big effect on your savings and your purchasing power. Any time your savings or investments don't grow at the rate of inflation, you are effectively losing money.

- £1000 in 1920 would equal £23 in today's money

Since 1920, inflation has averaged 3.9% which means you would have to make 3.9% on your savings to have the same purchasing power as £1000 in 1920. (source Bank of England policy inflation calculator)

- £1000 in 1960 would equal £43 in today's money

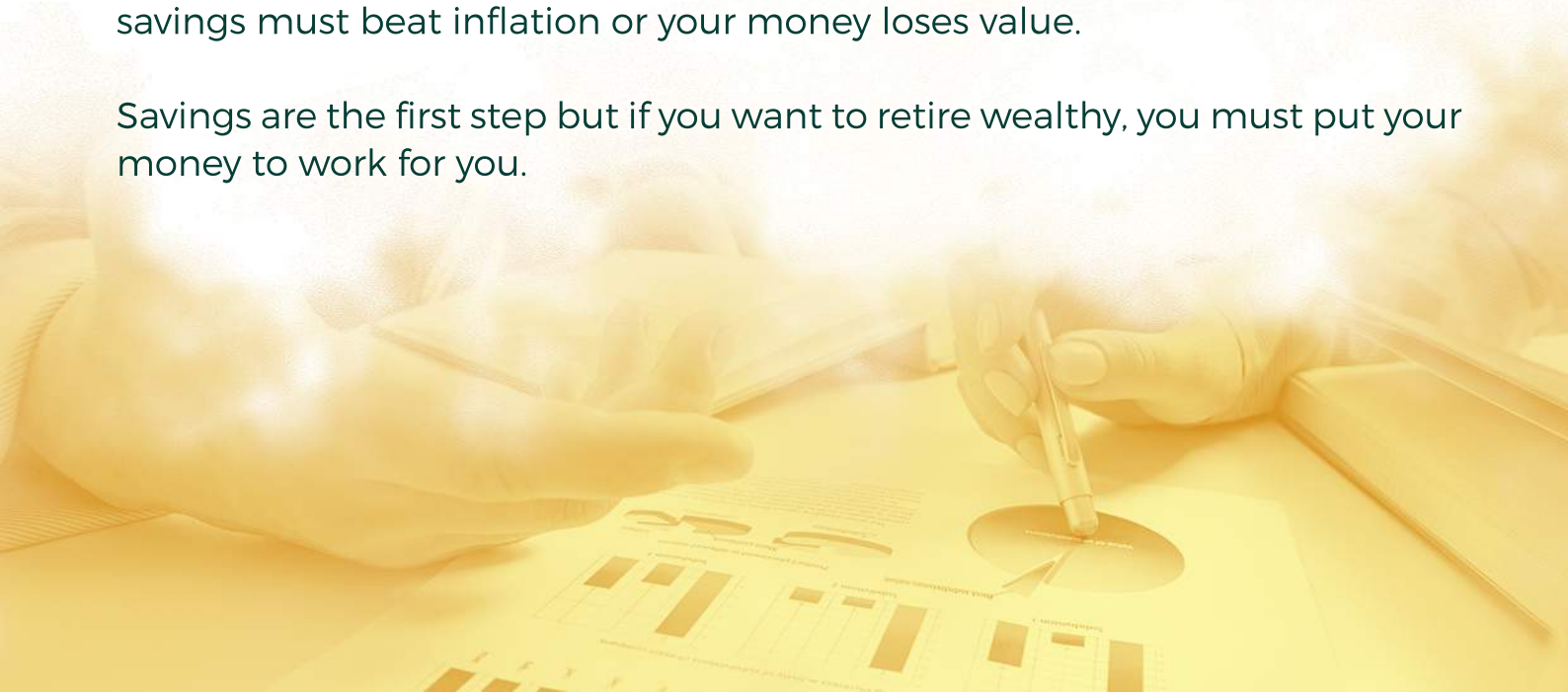
Since 1960, inflation has averaged 5.5% which means you would have to make 5.5% on your savings to have the same purchasing power as £1000 in 1960. (source Bank of England policy inflation calculator)

- £1000 in 1980 would equal £232 in today's money

Since 1980, inflation has averaged 3.8% which means you would have to make 3.8% on your savings to have the same purchasing power as £1000 in 1980. (source Bank of England policy inflation calculator)

It's important to think about inflation when you think about your savings and wealth building strategy, because inflation year by year is eroding your wealth. Think about what £1000 would have bought you twenty years ago. Now imagine what £1000 will buy you in twenty years or even fifty years from now. Inflation has averaged 3.9% since 1920 and 5.5% since 1960. Your savings must beat inflation or your money loses value.

Savings are the first step but if you want to retire wealthy, you must put your money to work for you.



## **What is compound interest and how it grows your wealth?**

Compound interest (also known as compounding interest) is interest calculated on the initial principle, plus all the interest earned on all the previous periods of a deposit or loan. Essentially, it is interest earned upon interest and the original principle. The rate at which it grows increases in speed as the interest earned is reinvested. This is the magic of compound interest, as opposed to simple interest which is calculated only on the original principle.

The more frequent the compounding periods, the more compound interest and the longer the time can benefit your savings; however, if you are a borrower, the opposite is true.

- \$1000 invested in the S&P US stock index in 1920 would be worth \$15,270,289.01 today, assuming you reinvested all dividends. This is a return of 1,526,928.90% or 10.09% a year. (Source officialdata.org)
- \$1000 invested in the S&P US stock index in 1960 would be worth \$273,225.42 today, assuming you reinvested all dividends. This is a return of 27,225.24% or 9.76% a year. (Source officialdata.org)
- \$1000 invested in the S&P US stock index in 1980 would be worth \$70,067.68 today, assuming you reinvested all dividends. This is a return of 6,906.77% or 11.4% a year. (Source officialdata.org)

**Earning compound interest will be critical for your future financial prosperity and will have significant potential for increasing your wealth.**



# Global Currency & Commodities Investing Accelerator

Fund Your Retirement brings you time-efficient trading and investing strategies from over 20 years of professional money management in the currency and commodities markets...

How do you look at the world events - good, bad, right or wrong - and make that connection to an asset class? Whether to buy or sell (and at what price to buy or sell), when to cut your losses, or whether you should take your profits?

What if you could have that level of analysis and understanding delivered to you every week, so that you had greater control over your finances and wealth-building strategies?

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Fund Your Retirement's mission is to bring you the best resources, strategies, solutions, and people so that you can Fund Your Retirement. We are proud to partner up with Mike Andrews (from Traders Temple Capital Management) in order to bring you the global currency & commodities 12-month immersion program. This program will help you take control of your financial future, by mastering new ways for generating income and capital growth.

## **Firstly, you will develop crystal clear vision**

- You will be able to read the charts with remarkable accuracy and consistency

## **Secondly, you will learn how to turn the financial markets into a wealth-building asset for you and your family**

- Investing and trading are wealth building and income-generating assets, just like buying additional properties to rent out or building a scalable business

## **Thirdly, you will learn a strategy and a system that compliments your current job and lifestyle**

- The approach is structured, methodical, and time-efficient. This isn't day trading or taking multiple positions each day; this is taking a hand full of positions each month. Some will last a few days, while others could even last for months. This is a semi-passive approach.

## **Join us on a Free Currency & Commodities Investing Masterclass**

For people who want to Fund Their Retirement

Learn more at [FundYourRetirement.com](https://FundYourRetirement.com)

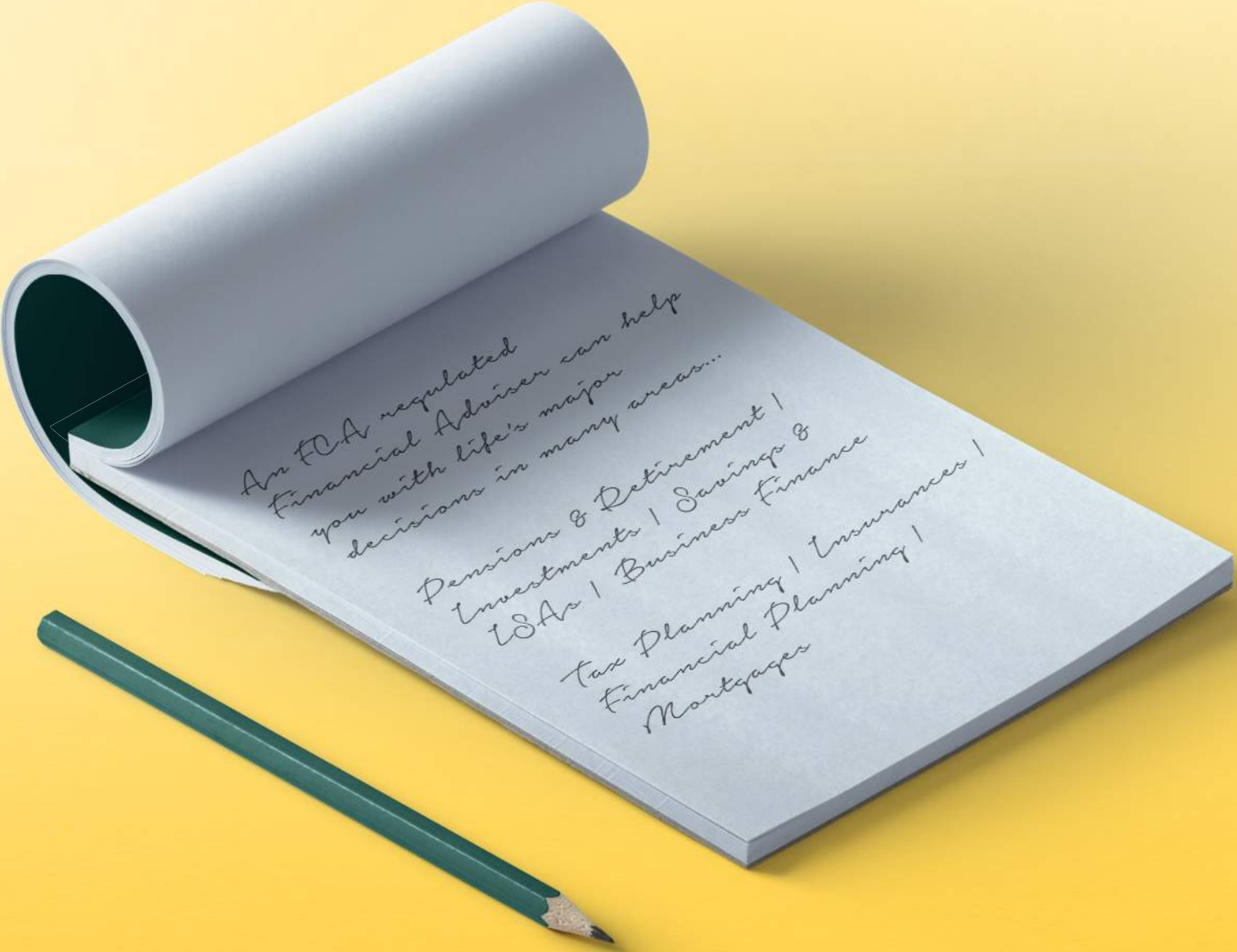


HOW WE CAN HELP

# Speak to an FCA Regulated Adviser

A free service that connects you with a local FCA regulated Financial Adviser for a free consultation. A regulated Financial Adviser can help you with life's major decisions in many areas such as pensions and retirement planning, savings and ISA's, tax planning and estate planning. There are no hidden fees to book a free consultation and there is no obligation to proceed.

You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to schedule a no obligation call with a regulated FCA Financial Adviser.



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Pensions & Retirement |  
Investments | Savings &  
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Tax Planning | Insurance |  
Financial Planning |  
Mortgages

HOW WE CAN HELP

## Join the Promotional Partner Team

As a key business partner, we work with you to build the right business model that works both for you and your audience.

The Fund Your Retirement Affiliate Programme is a small group of promotional partners who help us get the word out about the community, training and professional investment fund. Together we help as many people as possible to fund their retirement and we believe working together with our partners can accelerate that goal.

You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to learn more about the affiliate partnership programme and book an appointment with the team.



# Fund Your Retirement Podcast

Weekly content, interviews, and strategies for income and capital growth helping you Fund Your Retirement.

The Fund Your Retirement Podcast is designed to inspire and educate you about funding your retirement. We will be sharing the best strategies, skills, tips, and resources to grow your wealth. Lee will introduce you to highly successful investors, traders, entrepreneurs, and experts who are passionate about sharing financial intelligence and solutions for income and capital growth. The Fund Your Retirement Podcast is dedicated to helping you level up your financial intelligence, build long term wealth and retirement prosperity. It is a mix of interviews and solo shows from Lee that you are not going to want to miss.

You can visit You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to join our news letter and keep up to date with the latest episode or subscribe at Apple Podcasts, Google Play or Spotify.



## HELPFUL RESOURCES

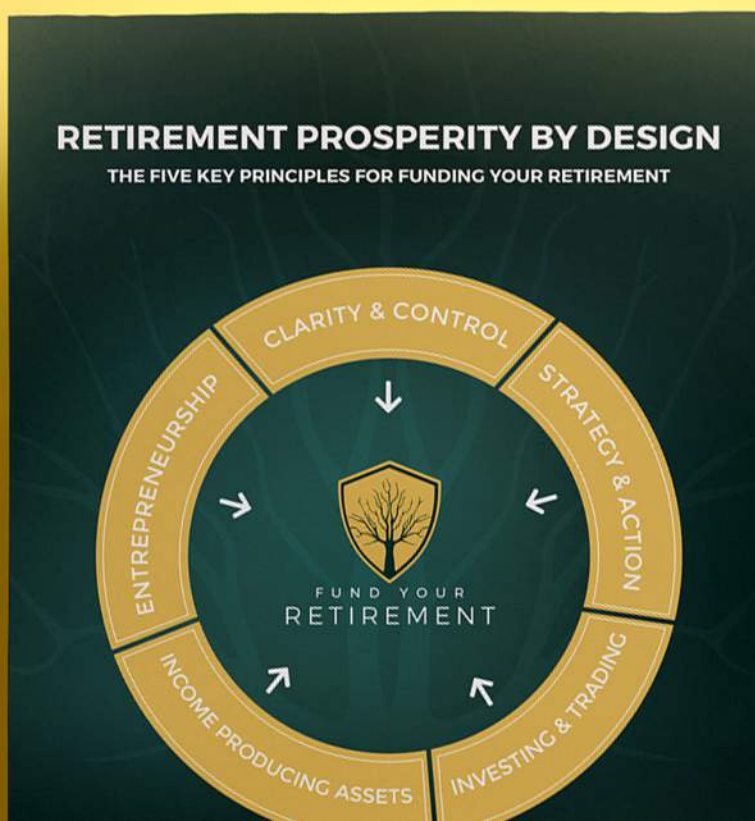
# Retirement Prosperity E-Book

This quick-read book identifies five principles for achieving financial self-sufficiency and retirement prosperity by design.

- Clarity & Control
- Strategy & Action
- Investing & Trading
- Entrepreneurship
- Income Producing Assets

With focus and applied action, you can become financially self-sufficient and develop your very own retirement prosperity and it starts with reading this book.

You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to download the E-book.





# Knowledge Area

This knowledge area is dedicated to helping you Fund Your Retirement. Find articles, content and level up your skills in financial self-sufficiency and retirement prosperity.

You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to level up your financial IQ.

# Helpful Tools

Retirement prosperity assessment and helpful calculators. The free Retirement Prosperity Assessment gives you an accurate snapshot of the five key areas for building retirement prosperity. Clarity & Control, Strategy & Action, Global Currencies & Investing, Income Producing Assets and Entrepreneurship

You can visit [www.fundyourretirement.com](http://www.fundyourretirement.com) to use these helpful tools.



A top-down view of a wooden desk with a light wood grain. In the top left corner, a portion of a white keyboard is visible, showing keys for 'N', 'M', 'command', and 'option'. To the right of the keyboard is a white mouse. Further right, a pair of clear-framed glasses lies on the desk. In the bottom right area, a white pen and a brown notebook are partially visible. The entire image has a warm, yellowish-orange tint.

## CONTACT US

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**IMPORTANT NOTE:**

The purpose of this guide is to provide information and education. This isn't personal advice and does not constitute financial advice. If you need financial advice, consult with a regulated financial professional in your country before making any trading or investment decisions. Investments can rise as well as fall.