

Introduction

Imagine Your Dream Retirement...

If you've ever thought, "If only I had the Retirement of My Dreams," this might be the most important training you'll experience all year.

Common Concerns:

- How do I avoid paying more taxes than I have to?
- How do I make sure I don't outlive my money?
- How do I prepare for unexpected medical costs?

You're not alone. These are concerns I hear from people just like you—individuals who want to retire with peace of mind, not financial stress.

Now imagine...

- A retirement that avoids the Tax Trap
- A plan where you never worry about outliving your money
- A strategy for anything life throws your way

That's what this training is all about. Let's get started.

Meet Your Instructor: Jason Bergquist

With over two decades of experience, Jason's mission is to help individuals retire confidently, with hope, clarity, and financial security.

What Jason Believes:

- Financial struggles stem from a lack of structure and planning.
- Everyone deserves a plan that works—even if you're getting a late start.

Through personal experience and professional expertise, Jason created the Retirement Of Your Dreams Blueprint™, a proven 9-step process built to secure your future.

What You'll Learn

By completing this training and workbook, you'll gain:

- A structured 9-step plan for retirement
- Tools to avoid outliving your money
- Strategies to reduce taxes and keep more of your savings
- Confidence that you're on the right path

This is for you, whether you're:

- Approaching retirement
- Already retired but needing a better plan
- Still working, but want to start early



Step 1

MONEY MINDSET

worksheet

PHASE 1: CONTROLLING THE INNER WORLD OF MONEY

This first phase is all about YOU—your mindset, your current financial status, and your vision for retirement.

Step 1: Money Mindset

Your mindset about money will determine your retirement success.

Most people struggle with money because of:

1. _____ thinking
2. Poor financial _____ in childhood.
3. Avoidance and _____.

Self-Reflection Questions:

1. What did you learn about money growing up?

2. Do you view money as scarce or abundant?

3. Do you avoid thinking about your finances or face them head-on?

4. Are your financial decisions guided by fear or purpose?

CLIENT STORY: MEET CINDY

Cindy came to Jason overwhelmed, unsure if she had enough to retire.

After working together to reframe her mindset, Cindy began asking better questions:

“How do I turn what I have into Guaranteed Income for Life?”

“What date will I be financially ready to retire?”

That mental shift changed everything for her.

Mindset Shift Activity:

Replace these common phrases with empowering alternatives:

Scarcity Thinking:	Abundant Thinking:
“We can’t afford that.”	“How can we plan for that?”
“I’ll never have enough to retire.”	“What would make retirement possible for me?”
“I’m too late.”	“The best time to start is now.”

YOUR TURN: PERSONAL MINDSET NOTES

What's one belief about money you're ready to let go of?

What's one empowering belief you'll start adopting today?

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Step 2

MONEY STATUS

Worksheet

STEP 2: MONEY STATUS

Understand your financial situation, so you can plan where you want to go.

Before you can move forward with confidence, you need clarity on your current financial picture.

Most people don't realize how disorganized their finances are until they take the time to examine them.

Think of It Like a Junk Drawer...

You probably have all the right pieces—investments, savings, retirement accounts—but if they're disorganized, how can you tell what's working?

Without clarity, most people end up relying on hope.

But hope is NOT a retirement plan.

The Problem: No Clear Financial Picture

Without knowing your Money Status, you may:

- Assume your 401(k) is growing (when it's not).
- Believe you have enough saved (but can't confirm it).
- Have no idea how much you need to retire.

HOW TO ESTABLISH YOUR MONEY STATUS

Step 1: Track Your Income & Expenses

Do you have a spending plan, or are you winging it?

Record your monthly income and expenses to identify recurring patterns.

Step 2: Identify All Accounts & Assets

List out all your:

- Retirement accounts (401(k), IRA, pension)
- Savings accounts
- Investment portfolios

Are these accounts growing?

Are they performing as expected?

Step 3: Assess What's Working—and What's Not

- Are you investing in tax-efficient vehicles?
- Are there hidden gaps in your retirement plan?

MONEY STATUS INVENTORY WORKSHEET

Use this space to begin your assessment.

Income Sources:	
Monthly Expenses:	
Accounts & Assets:	
What's Working and What Needs Improvement:	

CLIENT STORY: CINDY’S WAKE-UP CALL

Cindy had a 401(k), pension, and savings—but she wasn’t tracking anything. When we reviewed her accounts, we found a red flag:

Her pension had stopped growing, and she had no idea. If she had waited 5 more years to check, she could have lost thousands in income.

Key Lesson:

“If you don’t regularly check your Money Status, you could be losing money without even realizing it.”

Your Action Step:

Start organizing your financial “junk drawer.”

Know what you own:

Know what’s working:

Know where you need to make changes:

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Step 3

MONEY GOALS

worksheet

STEP 3: MONEY GOALS

Define where you want to go, and what financial success looks like for YOU.

Now that you know your current financial situation (Step 2), it's time to set your destination. Retirement isn't just about how much money you save—it's about having a plan for how that money supports your life.

What Are Your Money Goals? Set clear goals in three key timeframes:

Short-Term (1–3 Years) • What milestones do you want to hit soon? • Are you building an emergency fund? • Do you have high-interest debt to eliminate?	
Mid-Term (5–10 Years) • Are you prepared for a market downturn? • Have you planned for inflation? • Are you using tax-efficient strategies?	

Long-Term (10+ Years)

- Will your plan support you well into your 90s?
- Have you accounted for rising healthcare costs?
- Do you have a legacy or estate plan?

A Strong Retirement Plan Considers:

Market Crashes – Will your money survive volatility?

Inflation – Will your purchasing power hold up?

Taxes – Are you minimizing tax burdens legally?

Healthcare – Are you prepared for medical costs?

Legacy – Will your family be cared for when you're gone?

CLIENT STORY: CINDY'S RETIREMENT WAKE-UP CALL

Cindy assumed she was set for life—until we uncovered a serious issue:

Her pension had been frozen and was no longer growing. Without revisiting her goals, she would have outlived her money.

Here's what we did:

- Gathered all her assets
- Created a step-by-step plan
- Identified critical gaps in her strategy

The result: Cindy had a retirement plan she could count on.

Workbook Reflection: What's Your Plan?

Will your money last the rest of your life?

Do you know your guaranteed monthly income in retirement?

Are you using strategies to reduce taxes and increase savings?

If you're unsure, that's okay—this workbook is designed to help you build that clarity.

QUICK RECAP: YOU'VE NOW COMPLETED PHASE 1

You've laid the foundation for the Retirement Of Your Dreams by taking control of:

1. **Money Mindset** – How you think about money
2. **Money Status** – Where you currently stand
3. **Money Goals** – Where you want to go

Next up...

Phase 2: Controlling The Outer World Of Money

This next phase is all about protecting, securing, and optimizing your financial foundation to ensure:

- You never run out of money
- Your assets are safe from risk
- Your future is stable and predictable

Let's move on to Step 4: Money Protection ...

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Step 4

MONEY PROTECTION

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STEP 4: MONEY PROTECTION

Safeguard your retirement from unexpected risks that could derail your future.

Most people focus on how to grow their money, but what if something unexpected drains your savings?

Money Protection is about preparing for the risks before they happen.

Common Risks to Your Retirement Plan: • Long-Term Care Costs • Lack of Life Insurance • Inflation & Rising Expenses	
Long-Term Care: The Hidden Retirement Killer • Did you know? • 70% of seniors will require long-term care. Without a plan, your entire life savings could vanish in just a few years.	

Key Questions:

- Do you know the average cost of care in your area?
- Do you have insurance or a financial plan to cover it?
- Have you seen the burden of caregiving in your own family?

CLIENT STORY: A COSTLY LESSON

One client had a solid retirement plan... until her husband needed full-time care.

She spent nearly \$500,000 over 4 years.

When he passed, she had almost nothing left.

Lesson: Prepare for long-term care now—before it's too late.

LIFE INSURANCE: THE “WHAT IF” PLAN

Some people question life insurance—until the worst happens.

Families with life insurance often survive financially.

Those without it... face debt, loss, or even GoFundMe campaigns.

Key Questions

Do you have coverage outside your job?

Will your family be financially secure if something happens to you?

Are you prepared for medical expenses before the end of life?

Lesson: Don't leave your family unprotected.

Put the right life insurance strategy in place today.

INFLATION PROTECTION: THE SILENT WEALTH KILLER

Think about these prices when you first bought them.

Then compare them to today.

Your first home _____	_____ _____
Your last car _____	_____ _____
A gallon of gas _____	_____ _____

CLIENT STORY: LARRY'S INFLATION WAKE-UP CALL

When I first met Larry, inflation was between 2% and 3%. A few years later, it was over 6%.

His plan was suddenly no longer enough.

We made strategic updates to protect his long-term income.

Lesson: Inflation erodes buying power—plan for it now, or it will catch you off guard.

Workbook Reflection: Protect Your Retirement

Do you have a plan for long-term care?

Is your family financially protected if something happens to you?

Are you factoring inflation into your long-term income planning?

Lesson: Don't leave your family unprotected.

Put the right life insurance strategy in place today.

Bottom Line:

Money Protection means nothing unexpected ruins your retirement.

- ✓ Plan for long-term care
- ✓ Protect your family with life insurance
- ✓ Prepare for inflation

You've worked too hard to lose your financial security to preventable risks.

Now that your money is protected, it's time to move on to **Step 5: Money Security**—where we'll build **guaranteed lifetime income** into your plan!

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Step 5

MONEY SECURITY

worksheet

STEP 5: MONEY SECURITY

Is your retirement income truly guaranteed for life?

Now that you've learned how to protect your money from unexpected risks, it's time to ensure you never run out of it. This is where Money Security comes in.

The Truth About Retirement Security: • Know where your income gaps are • Have a strategy to cover those gaps • Turn your savings into predictable, lifelong income	
Most people don't have a plan like that. Instead, they just hope their savings will be enough. But hope is NOT a retirement plan.	

The Problem with Traditional Financial Planning: • Most advisors focus on: • Accumulating assets • Chasing a “magic number” • Picking investments without an income strategy	
They Rarely Help You Answer: 1. What happens when it’s time to turn savings into income? 2. What if the market crashes right before or during retirement? 3. What if your expenses outpace your income? <u>That’s why Money Security matters.</u>	

GUARANTEED INCOME FOR LIFE: THE REAL SOLUTION

Since 2000, I’ve helped clients navigate:

- The tech bubble
- The 2008 financial crisis
- The COVID crash
- The 2022 bear market

WHY I LEFT MERRILL LYNCH:

Traditional firms often fail to prioritize income planning, instead focusing on growth, which doesn't necessarily translate to retirement security.

RETIREMENT INCOME PLANNING REQUIRES A NEW MINDSET:

You don't just need a financial advisor.

You need a retirement income specialist—someone who knows how to:

- Convert assets into a lifelong paycheck
- Protect against sequence of return risk
- Eliminate the fear of outliving your money

CLIENT STORY: JIM & HEATHER

Jim and Heather were in their 50s, ready to retire—but worried.
We crunched the numbers:

- 60% chance they'd run out of money by 85
- 75% chance they'd run out by 95

We made one key move:

Shifted \$300K into a **Guaranteed Income Annuity**

The result:

- Predictable monthly income for life
- Peace of mind, no matter how long they live
- No more fear, just financial freedom

Workbook Activity: Assess Your Income Security

Do you know how much monthly income you'll have in retirement?

Have you accounted for market crashes or unexpected expenses?

Do you have any guaranteed income sources beyond Social Security?

The Outcome: Money Security

When your retirement income is:

- ✓ Predictable
- ✓ Guaranteed
- ✓ Designed to last your lifetime

...you can finally relax.

No stress. No guesswork. Just a secure plan you can count on. Ready to take the next step?

Up next: **Step 6: Money Expense.**

We'll walk through how to control spending, reduce taxes, and ensure your money lasts.

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Step 6

MONEY EXPENSES

worksheet

STEP 6: MONEY EXPENSES

How much will your retirement cost—and how can you make it last longer?

Most people plan for basic expenses, such as housing and groceries.

But forget about the silent killers of retirement wealth:

Taxes	
Investment fees	

Inflation	
Healthcare Costs	

RETIREMENT'S HIDDEN EXPENSES

Controlling expenses isn't just about cutting back; it's about making informed decisions.

It's about strategically protecting your money from erosion.

Let's break it down.

TAXES: THE RETIREMENT WILD CARD

What if you could legally retire in the 0% tax bracket?

Most people assume taxes are inevitable, but that's not true with smart planning.

WOULD YOU RATHER...

- Pay taxes on \$100,000 today at lower rates?
- Or on \$1,000,000 tomorrow when rates are likely higher?

THE TRUTH:

- Tax laws are set to expire after 2025—rates could rise.
- The more you pull from taxable accounts, the more you owe.
- A proactive tax strategy now could save you hundreds of thousands.

TAX-FREE RETIREMENT TOOLS

Use these vehicles to reduce or eliminate taxes legally:

- Roth IRAs
- Tax-Free Annuities
- Cash Value Life Insurance

Talk to a specialist about moving your money into these “tax-free buckets.”

HIDDEN INVESTMENT FEES

Do you know how much you’re paying in 401(k) or mutual fund fees?

Most people don’t—because they’re buried in the fine print.

- Fees of 1–3% can cost you hundreds of thousands over 30 years.
- \$500,000 with a 1.5% fee = \$150,000+ lost over 20 years!

HOW TO LOWER INVESTMENT COSTS:

- Choose low-cost index funds or ETFs
- Explore self-directed IRAs or Roths
- Review your statements for unnecessary fees
- The less you pay in fees, the more YOU keep.

THE CPA TRAP: SHORT-TERM TAX THINKING

CPAs help reduce taxes this year...

However, they often overlook how those moves affect you in retirement.

Example:

Bob maxed out his 401(k) to save now...

Only to pay massive taxes later when withdrawing.

Smart Move?

Start planning for long-term tax efficiency, not just yearly deductions.

Workbook Reflection: Expense Checkup

Have you calculated your tax liability in retirement?

Are you aware of the fees you're currently paying on investments?

Are your retirement accounts optimized for tax efficiency?

THE BOTTOM LINE ON EXPENSES:

If you don't control your expenses—

...your retirement savings won't last as long as you think.

- ✓ Understand your tax future
- ✓ Eliminate unnecessary fees
- ✓ Avoid short-term thinking traps

You've completed Phase 2: Controlling the Outer World of Money by:

1. Protecting your wealth (Step 4)
2. Securing lifetime income (Step 5)
3. Controlling costs (Step 6)

PHASE 3: CONTROLLING GUARANTEED INCOME FOR LIFE

This is where it all comes together—turning your assets into **reliable, predictable income** that lasts for life.

Ready?

Let's move on to **Step 7: Money Markets.**

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Step 7

MONEY MARKETS

worksheet

STEP 7: MONEY MARKETS

How to Avoid Losing Your Retirement Savings in the Most Dangerous Financial Decade of Your Life.

This step focuses on risk management during the Retirement Red Zone—the 5 years before and after retirement, when market losses can be devastating.

What Is the Retirement Red Zone?	
Why Is This Period So RISKY?	

THE “BUY & HOPE” STRATEGY (AND WHY IT FAILS)

Most people invest emotionally:

- Buy when markets are high (greed)
- Sell when markets crash (fear)
- Lock in losses instead of recovering

This emotional roller coaster can cost you hundreds of thousands of dollars.

CASE STUDY: THE 2008 COLLAPSE

One of my friends was ready to retire in 2008 with \$500,000 saved.

Then:

- The market collapsed
- Most of his assets were in company stock
- He couldn't sell in time

He lost nearly everything.

Lesson: You need a plan before a crash hits, not after.

MARKET MATH MOST PEOPLE GET WRONG!

If you lose 50% in the market...

You need a 100% gain to break even.

Example:

- \$100,000 market drops 50%
= \$50,000
- Market rebounds 50% =
\$75,000
- You're still \$25,000 short

The greater the loss, the more difficult it is to recover.

THE SOLUTION: A RISK-ADJUSTED MARKET PLAN

Ditch the “Buy & Hope” strategy and create a plan that:

- ✓ Shields your assets during downturns
- ✓ Includes guaranteed income regardless of market performance
- ✓ Keeps you stable—even in volatile markets

Workbook Reflection: What’s Your Market Risk Plan?

Do you know how exposed your portfolio is to market risk?

Have you created a plan for the Retirement Red Zone?

How will your income continue if the market crashes next year?

Bottom Line:

You don’t need to gamble your retirement. Create a risk-adjusted plan that:

- Protects your wealth
- Stabilizes your income
- Gives you peace of mind during uncertain markets

Next up: Step 8: Money Plan. We’ll show you how to **structure your income for life**, so your money lasts as long as you do.

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Step 8

MONEY PLAN

worksheet

STEP 8: MONEY PLAN

How to create a structured income plan that protects your future—no matter what life throws your way.

Having a retirement plan isn't enough.

You need a structured money plan that works even when life doesn't go as planned.

MEET BOB & KAREN

They had what looked like a solid retirement setup:

- Social Security
- Pension income
- 401(k) with steady contributions

But their 401(k) was still exposed to market risk.

We helped them transfer a portion of that into a Guaranteed Income Annuity, providing them with a predictable lifetime income, regardless of market fluctuations.

Bob was set to retire in April. But in March, he passed away suddenly in a tragic accident.

Karen was devastated. But thanks to their structured plan:

- Her income was protected
- Her expenses were covered
- She could grieve without financial stress

Lesson: Life is unpredictable. A structured plan gives your family security, no matter what happens.

AND THEN... TRAGEDY STRUCK

Bob was set to retire in April. But in March, he passed away suddenly in a tragic accident.

Karen was devastated.

But thanks to their structured plan:

- Her income was protected
- Her expenses were covered
- She could grieve without financial stress

Lesson: Life is unpredictable. A structured plan gives your family security, no matter what happens.

WHY TIMING MATTERS MORE THAN YOU THINK

Let's look at the numbers again:

- You start with \$100,000
- Market drops 50% Balance = \$50,000
- Market rebounds 50% New balance = \$75,000

It takes a 100% gain to recover a 50% loss.

That's why your plan must be set before retirement begins.

Even Warren Buffett says:

"Rule #1: Never lose money."

THE PURPOSE OF A STRUCTURED MONEY PLAN:

- ✓ Create predictable, guaranteed income
- ✓ Protect against volatility and risk
- ✓ Ensure your loved ones are financially secure—no matter what

Workbook Reflection: Designing Your Plan

Do you have income streams that continue regardless of market performance?

If something unexpected were to happen, would your spouse or family be financially secure?

What steps have you taken to convert your assets into a predictable income stream?

Key Takeaway:

A structured Money Plan protects you when life takes an unexpected turn.

It's not just about *growing* your money—it's about *preserving* it for the people and moments that matter most.

Next up: Step 9: Money Management. We'll walk through how to monitor, maintain, and adjust your plan—so it stays on track *for life*.

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Step 9

MONEY MANAGEMENT

worksheet

STEP 9: MONEY MANAGEMENT

How to keep your retirement plan on track for life. Creating a plan is one thing.

Managing it effectively, year after year, is what protects your future.

WHAT IS MONEY MANAGEMENT?

Tracking your income	
Adjusting for life events	
Reviewing your plan annually	
Making proactive decisions	

Your Money Plan is like a GPS—it keeps you headed toward your dream retirement... but you'll still hit detours.

WHY ANNUAL REVIEWS MATTER

Every year, we'll review your plan together, including:

Income Sources – Social Security, annuities, pensions, investments	
Shortfall Analysis – Do you have enough guaranteed income?	
Tax Strategy – Are you minimizing taxes and maximizing cash flow?	
Investment Allocation – Are you positioned for both growth and security?	

If anything is off, we make the necessary adjustments.

BE READY FOR LIFE'S CURVEBALLS

Call me if any of the following happen:

You retire or switch jobs	You get married, divorced, or lose a loved one
You face a major health event	You inherit money, buy or sell a home

Why? Because **life impacts your finances, and your finances impact your future.**

CLIENT STORY: KAREN (3 YEARS LATER)

Three years after Bob passed, Karen called with a concern:

“I need \$10,000 for an unexpected expense. Should I turn on my income stream?”

Instead of activating guaranteed income early, we did a one-time withdrawal—**preserving her future income potential.**

That’s the power of smart Money Management.

Workbook Reflection: Staying on Track

Are you reviewing your retirement plan every year?

Do you have someone to call when unexpected events arise?

Are you prepared to adjust your plan as life changes?

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CONGRATULATIONS!

You've completed the Retirement Of Your Dreams Blueprint™, which includes:

PHASE 1: CONTROL THE INNER WORLD OF MONEY

- 1 - Money Mindset
- 2 - Money Status
- 3 - Money Goals

PHASE 2: CONTROL THE OUTER WORLD OF MONEY

- 4 - Money Protection
- 5 - Money Security
- 6 - Money Expenses

PHASE 3: CONTROL GUARANTEED INCOME FOR LIFE

- 7 - Money Protection
- 8 - Money Security
- 9 - Money Expenses

You've made a smart decision to take control of your retirement!

YOUR NEXT STEP: GET YOUR PERSONALIZED RETIREMENT PLAN

Schedule a FREE Retirement Of Your Dreams Call. This is a one-on-one session where we'll help you:

- Understand your current financial situation
- Identify shortfalls and risks
- Clarify your goals
- Create a step-by-step plan for a secure retirement

NORMALLY \$497 — YOURS FREE FOR A LIMITED TIME

If you are:

- Within 5 years of retirement
- Concerned about taxes or outliving your money
- Looking for a clear plan to protect your savings

...this call is for you.

HOW IT WORKS

Step 1: Schedule Your Call

Visit <https://retirementofyourdreams.com/services/>

Pick a time that works best for you.

Step 2: Complete Your Application

Important: Your call will be canceled if the application isn't completed.

Step 3: Watch the Confirmation Video

After applying, watch the short video on the confirmation page for next steps.

LIMITED SPOTS AVAILABLE THIS MONTH

Only 20 calls are available—and once they're gone, the calendar is full.
If you're serious about retiring with confidence...

BOOK YOUR FREE CALL NOW BEFORE THIS OPPORTUNITY EXPIRES.

This Isn't Just About Money—It's About Peace of Mind

- No more guesswork
- No more fear of running out
- Just clarity, confidence, and control

Click [HERE](#) to schedule your Retirement Of Your Dreams Call now.

Only 20 calls are available—and once they're gone, the calendar is full.
If you're serious about retiring with confidence...



Jason Bergquist

Empowering You to Create the Retirement Of Your Dreams™