

RAPID RETIRE[®] OBJECTIVES



IMPORTANT DISCLOSURES

IN USING OUR RAPID RETIRE[®] PROGRAM,

There can be no guarantees made that you will be in a position to retire 7 – 10 years sooner or any specific period. Results of the program will vary by user.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS.

All investments, including real estate, is speculative in nature and involves substantial risk of loss. We encourage our investors to invest carefully. We also encourage investors to get personal advice from your professional investment adviser and to make independent investigations before acting on information that we publish. We do not in any way warrant or guarantee the success of any action you take in reliance on our statements or recommendations. All investments carry risk and all investment decisions of an individual remain the responsibility of that individual. There is no guarantee that systems, indicators, or signals will result in profits or that they will not result in losses. All investors are advised to fully understand all risks associated with any kind of investing they choose to do. Our risk mitigation system involves identifying and investing in assets that align with financial objectives and time horizons. For more information call BrightTree Financial @ 808-521-4401.



The Rapid Retire[®] Planning Process

created by:

HAROLD A. GREEN, CLU[®], CAP[®]

Fiduciary Advisor

Founder & Principal - BrightTree Financial Group

20+ YEARS ADVISING & PLANNING



To start your Rapid Retire[®] Planning Process call

(808) 521-4401

WHAT IS RAPID RETIRE®?

Rapid Retire® is a financial planning process designed to put you in position to retire 7-10 years sooner than you probably think you could. The three disciplines are:



CASH FLOW
MANAGEMENT



CASH RESERVE
SYSTEMS



INCOME
GENERATION

RAPID RETIRE® IS THE ANSWER TO THE FOLLOWING PROBLEMS

- The American savings rate is less than 5%
 - Too many people are fixated on having a home fully paid off prior to retirement versus creating enough income to cover a mortgage throughout retirement
 - Department of Labor data shows that median wealth of couples 65 or older is 68% home equity assets and 32% non-equity assets
 - 1 out of 3 people have no retirement savings at all
 - Many people are forced into retirement sooner than they'd like for reasons they can't control such as health conditions, company structure changes, or to care for family
 - When investing, some rely on bad advice and invest too conservatively because they don't have the proper risk mitigation system in place
 - Some carry student loan debt for their children well into their late 50's and 60's which limits their retirement contributions
- Many of the challenges are caused by a lack of clear-cut financial objectives. Beginning a planning process such as Rapid Retire® to address these issues can be can be daunting but not impossible.
- The process is designed to stabilize your current situation first and then determine a future direction based on sound financial principles. The sooner you get started, the sooner you can retire!

CASH FLOW MANAGEMENT

The inability to track finances, in my 20+ years of experience, is a major reason why many people start financial plans but can't stick with them.

This is due (in my professional opinion) to a lack of education at the individual level by our educational institutions and family units. Many people don't learn the power and reality of money until well into their 30's.

In reality, age is no excuse. Simply balancing a checkbook is a lost art. Sad to say, most people have no idea what they make on an hourly, daily, monthly, or yearly basis.

The Rapid Retire® Planning Process is a cash flow driven system. Without knowing the numbers down to the nearest cent makes setting the goal of retiring 7-10 years sooner than you normally would impossible.

Rapid Retire® couples the concept of budgeting and the use of financial tracking systems. It integrates financial tools such as life insurance, annuities, bank accounts, debt instruments, and investment accounts for maximum efficiency.

It also tracks financial transactions using static or real time methods.

CASH RESERVES

Created using the **4-A system**



Adequate



Accessible



After tax



Always there

Visit www.brightfg.com for more on the cash reserve system under the Rapid Retire® tab.

PHASE 1 & 2 CONCEPT COMPONENTS

There are 2 techniques used in the Rapid Retire planning process. The Flooring technique and Bucket planning process. They are used in a way that accelerates a person's normal speed to retirement.

Once you are able to meet your basic necessities of life for THE REST OF YOUR LIFE you enter into Phase 1 which allows you to retire and do something else for income that should be less demanding of your time and energy.

While working to achieve Phase 1 status, assets are investing according to the bucket concept using models and allocations that are designed to achieve a specific level of portfolio volatility.

If you are still employed and your largest investment is a 401(k) style retirement plan, your options will vary. You could either reduce your contributions, roll it over via in-service distribution, or allow us to manage it according to the Rapid Retire® Planning Process by reallocating and updating your holdings accordingly.

During this time, we are also exploring and implementing programs for the Flooring Technique.

That will include (but not be limited to):

1. Ensuring you have the right type of life insurance or figuring out how to self-insure if you're life insurance averse.
2. Considering whether real estate investing is right for the plan.
3. Understanding social security and pension options available to you in retirement.

Phase 2 is achieved when you no longer desire to work any job for income and have adequate resources. In some cases, individuals have foregone Phase 1 and entered directly into Phase 2 upon retirement.

BUCKET PLANNING

What is Bucket Planning? It's the process of determining how to position your investments in a method that best aligns with your financial plan. In Rapid Retire®, we determine how much of your assets are needed 5+, 10+, & 15+ years into retirement.

Along with spending too much, investing too conservatively is a major reason why only 3% of retirees have enough to last them their lifetime. Bucket Planning helps in mitigating the risk of living too long and exhausting your assets.

FLOORING TECHNIQUE

Cover basic necessities of life such as
Food • Housing • Medical • Transportation

ASSETS USED TO CREATE FLOOR

LIFE INSURANCE • ANNUITIES • PENSION • 401(K)/403(B)/TRAD IRA
• INCOME PRODUCING REAL ESTATE • SOCIAL SECURITY

INCOME GENERATION MODEL

There are many ways to create income and it starts with choosing a strategy that works best for you. We start by answering some basic questions such as:

1. Where is your money?
2. What is it doing?
3. How long is it supposed to be there?
4. Is it safe?

It's very important to keep in mind that prior to investing you must have very specific goals and objectives. Quite frankly many people do not and there-in lies the problem.

Goals & objectives are like signs on a road. Without them, there is no way to tell if you're headed in the right direction. When using a Fiduciary model to create income (illustrated below) assets are placed from low risk to high risk.

