

The Barefoot Retirement Plan

**Safely Build a Tax-Free Retirement Income Using a Little-Known 150 Year Old Proven Method
That Beats the Pants Off Other Plans**

America's Most Powerful Retirement Plan

Now *YOU* Can Use the Same Wealth Creation Methods the Rich Use To Create Your Dream
Retirement

Doyle Shuler

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Smashwords Edition



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## The Barefoot Retirement Plan

### Special Notice

This book is not intended to give financial investment or tax advice of any kind nor is it intended to make or suggest any personal investment or tax recommendations about strategies that individuals should or should not choose. We are not investment advisors nor registered securities dealers. Everyone's situation is unique. While the strategies discussed in this book are working extremely well at the moment, no one can guarantee they will continue to work in the future. You should always seek the advice of qualified professionals who are very experienced in these exact areas of specialization and who thoroughly understands these strategies and concepts. The intent of this book is to educate and introduce unique and powerful strategies and concepts for retirement planning. The strategy also allows for a unique leveraging option if you seek to achieve higher overall returns through optional outside investments. Hopefully, the concepts revealed in this book will open your eyes to an entire new world of little-known and excellent retirement options that are available.

### About This Book

I want to be crystal clear about this. This is not a generic book about retirement. It's a book that highlights the retirement crisis in America, and it offers a specific solution that we believe is the absolute finest retirement solution on the planet. *It's really that good.* And yes, probably about 99%+ of the people reading this book have never even heard of this solution before.

To be completely transparent, I am a partner in a company that offers and provides some of the solutions mentioned in this book. True, there are other sources available for the strategies and solutions mentioned in this book. We have yet to find another book in the marketplace that reveals the unique strategies and solutions that we offer. If it bothers you that we are writing about a solution we offer, then this book is probably not for you. If you are truly looking for the most perfect retirement solution ever created, *then you're going to love this book.*

### To The Reader

If you're like most people and hate reading boring and complicated books about finance, then you're in for a treat. This book is intentionally written in a conversational style, and we go out of our way to avoid using fancy industry lingo that many lay people don't understand. Our goal is not to impress you with how smart we are, rather our goal is to help you to easily and clearly understand what could be one of the single most important aspects of your life, retirement. It's a very serious subject, but we've really tried to make it easy to understand, enlightening and as fun to read as possible. I think you'll enjoy this.

## **Disclaimer**

A great deal of care, effort and attention has been taken to provide current and accurate information regarding the subject matter covered in this book. Neither the author, Doyle Shuler, nor the publisher is responsible for any errors or omissions, or for the results obtained from the use of the information in this book. The information contained in this book is intended to provide general information and does not constitute financial, legal or investment advice. Please see the full disclaimer at the end of the book.

## Chapter 1 Dedication

*This book is dedicated to all the hard working, tax-paying citizens of America, who are striving for a better life and a better retirement.*

*To the free thinkers who have the courage to question the traditional financial and retirement advice and the confidence to conduct their own research and make their own fact-based decisions.*

*To all the people who are tired of blindly following the herd and not finding the results they deserve.*

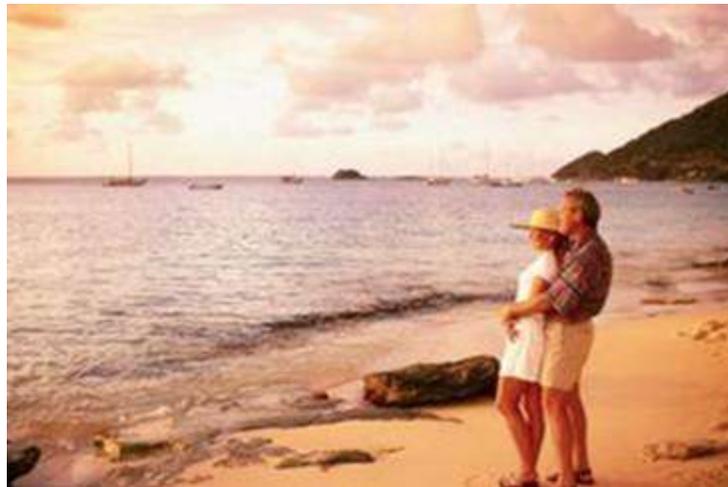
*After all, it was Albert Einstein who said, "Blind belief in authority is the greatest enemy of truth."*

*To people who seek the truth and seek a better way.*

*When you commit to becoming an independent thinker, you unleash the freedom within to boldly live your life on your own terms.*

*And to all who seek a barefoot retirement of their own.*

*You truly are my inspiration.*



## Chapter 2 Introduction

I remember an old story told by Zig Ziglar many years ago about the man who was walking along the road and found a chest of gold. The man went through many trials and challenges as a result of finding the gold. In the end, he discovered that simply keeping all the gold for himself, did not make him happy and fulfilled. In the end, he was only able to find true peace and happiness when he discovered that it's more important to share the gold with others whom you love and care about.

I'm sure many of you are like me in that, you've been through the school of hard knocks and real world university. Sure I've had some great financial wins and blessings, and I'm very grateful for them. However, I've also had more financial challenges and disappointments along the way than I care to remember. It's not often that you find anything that's so positive and potentially life-changing, as I have found with this program. As you will soon see, it really is that good!

My only regret is that I did not find this plan earlier in life. I can't change that but I can do all that I can to share this with as many others as I can. I know that by enriching other's lives, we enrich our own lives. That's why we are so motivated to share this.

I'm a proud, hardworking, tax-paying, God-fearing American, and it saddens me to see that there are so many people in this great country of ours who are so unprepared and underfunded for retirement. Most of them have simply followed the rules and tried to do exactly what the "*experts*" have told us to do to adequately prepare for retirement. In spite of all that *expert* advice, best efforts and intentions, the big majority of American's finances are not even close to where they need to be in order for them to have the kind of retirement that want.

My goal is to help as many people as possible to have the kind of retirement they desire and deserve. Hopefully, this book will open your eyes to what's really happening and give you some great ideas and action plans that will help you make wiser retirement decisions.

Enjoy this book. Feel free to share it with others whom you care about. I wish you the barefoot retirement of your dreams.



### Chapter 3 The Retirement Dream

Ahhhh ... Retirement. The long-awaited time in our lives when we can finally slow down, kick back, relax, and enjoy the finer things in life. Spend that precious time with family and loved ones, travel and really start to experience and appreciate life the way we've always wanted to. What a magical time in our lives.



Unfortunately, a huge number of Americans are never going to get to experience the story-book retirement that we've always dreamed about. The harsh reality is, for many, it's going to be the most difficult and challenging time in their lives. However, it doesn't have to be that way.

Not at all.

**I promise you within the pages of this book; you will discover the finest and most beneficial retirement plan you've ever seen. Really, it's that good.**

If you were to force me to name one negative thing about this plan, I simply could not do it. When you factor in all the benefits this plan offers, and honestly compare them to anything else out there, you'll see for yourself that this really is *America's most powerful retirement plan!*

What I'm going to reveal to you is something that less than 1% of Americans know about. The ultra-rich have been using a similar strategy for decades, but the average investment advisor doesn't have a clue about it.

Seriously, this plan is downright amazing. It's so innovative that a patent has been placed on it. So far, it's only been available to a tiny percentage of people. However, it's no longer just for the super-rich. The Barefoot Retirement program is now available to almost anyone, as well as the rich. It's available to anyone who wants to have the retirement of their dreams.

While reading this book, your eyes will be opened to hope and new possibilities. A new way of life. The information contained within this book truly has the potential, if acted upon, to dramatically change your retirement for the better. *Much better!*

Here's the issue. Some people spend more time planning a vacation than they spend planning their retirement. How unfortunate. Think about this. Today the average person entering retirement has a life expectancy of 84 years. If you retire at 65, you'll spend 19 years of your life in retirement. That's about 23% of your entire life spent in retirement! Yikes. That's huge.

That's a very long time for your retirement funds to last and serve you. Plus, you know just how unstable the world and the economy has become. Who knows what types of unforeseen challenges we'll face in the coming decades that we can't even imagine right now? Retirement planning is very serious business, and it's critically important that you get this right.

## **We're on a mission.**

The Barefoot Retirement team's mission is to help as many people as we can, salvage, turnaround, change, improve, and make-over their retirement program so it will be there to support and sustain them during those golden retirement years and enable them to have the barefoot retirement of their dreams.

## **What Does “Barefoot Retirement” Mean?**

If you're asking yourself, “*What the heck, is a barefoot retirement?*” Let me explain. Barefoot Retirement is all about *FREEDOM*. Freedom to kick your shoes off, anytime you want, and live life on your own terms. Barefoot is simply a representation of having that freedom, and independence. So if you're not a literal barefoot kind-of-person, that's perfectly fine. You can keep your shoes on, and still have the freedom to enjoy life on your own terms. More on this shortly.

## **Who Is This Book For?**

- It's for anyone who's concerned that the current plan you're on is not going to get you where you want to be.
- It's for anyone who already has sufficient retirement funds in place, but wants to do better and wants to keep more of their hard-earned money during retirement.
- It's for anyone who is scared to death that tax rates are going to go to the moon and will rob you of the funds you need to sustain you in retirement.
- It's for anyone who's been listening to the “*traditional*” financial advisors and taking the “*traditional*” financial advice, and is frustrated that your retirement fund seems stuck in the mud and going nowhere.
- It's for anyone who needs to make up lost ground quickly, but wants to make it up safely.
- It's for anyone who is open-minded to new ideas and is willing to do their own due diligence to determine what options are truly best for you and your family.



## Chapter 4 Your FREE Retirement Calculator

As promised, we want to give you a FREE Barefoot Retirement Calculator. We had this calculator built exclusively for this program, and it's the only one of its kind in the world.

The calculator will make a lot more sense to you as you read more of the book, but I didn't want to make you have to wait, in case you wanted to get your hands on it right away.

(Near the end of the book, you will find an entire chapter on the calculator. It will show you exactly how it works, and why it is such a powerful and critical retirement tool.)

You'll find easy to use instructions on how to use the calculator in the portal. Simply plug in your numbers and assumptions, and the calculator will show you how long your retirement streams of income will last you.

>> **Caution: This Calculator Is Addicting.** << Many people find it fascinating to run different scenarios, and see the different outcomes. After all, this is your life we are talking about!

We sincerely hope that this calculator will help you to make wiser and more educated retirement planning decisions. It is our gift to you, completely free! Just as many others have done, feel free to share the calculator with your friends, family, loved ones, employees, etc.



To access your free Barefoot Retirement Calculator go to:

[BarefootRetirement.com/calculator](http://BarefootRetirement.com/calculator)

*Get yours today!*



**Chapter 5**  
**FREE Barefoot Retirement LIVE Webinar**

Periodically we host live webinars to help people get a better understanding of the Barefoot Retirement Program, and how it can revolutionize your retirement plans. We get lots of compliments on these webinars and most of our clients absolutely love them.

To view our upcoming schedule of live webinars, and reserve your seat at a time and date that's convenient for you, please go to:

[BarefootRetirement.com/webinar](http://BarefootRetirement.com/webinar)

We look forward to seeing you on the next webinar.



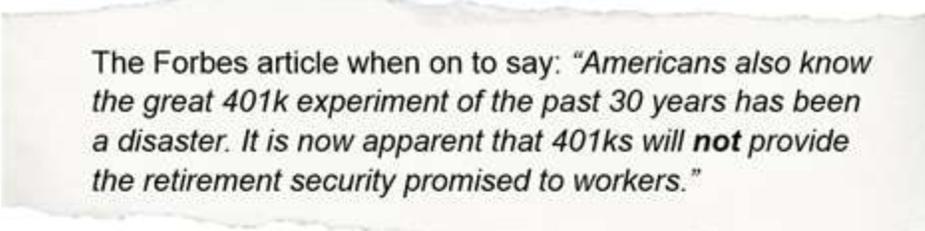
## Chapter 6 The Retirement Crisis in America

Our Government and the main street media don't want to talk about the retirement crises that's unfolding right before our eyes. They don't want to shine a spotlight of truth on the looming retirement train-wreck in America.

Why you ask? They don't want to scare everyone to death. Make no mistake about it. It's out there. If you listen quietly and pay attention, you'll hear it. It's coming. And coming fast. It's like an out-of-control freight train. And it's headed right for us. And if you don't prepare for it, it's going to slam right into you.

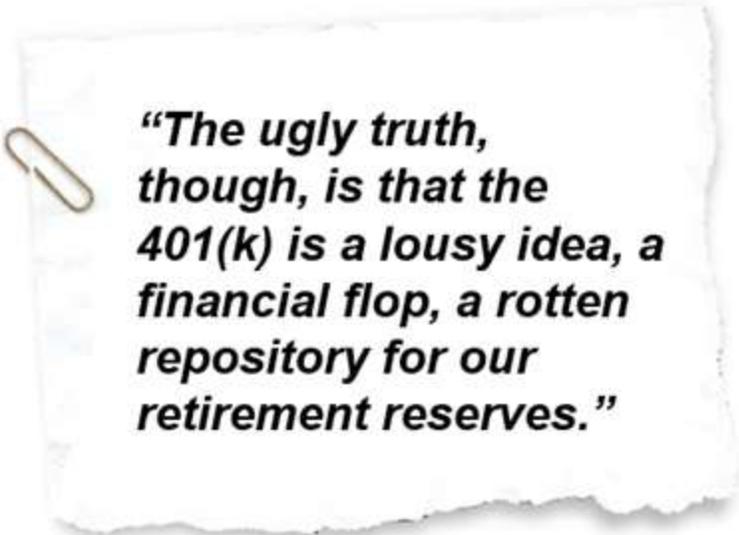
Forbes.com ran an article on 3-20-13 called ***"The Greatest Retirement Crisis in American History."*** The article stated, *"We will witness millions of elderly Americans, the Baby Boomers and others, slipping into poverty. Too frail to work, too poor to retire, will become the 'new normal' for many elderly Americans."*

The *average* 401(k) balance for 65 year olds is estimated at \$25,000 by independent experts, (or \$100,000 if you believe the retirement planning industry). Economics Professor Teresa Ghilarducci estimates that 75% of Americans nearing retirement in 2010 had less than \$30,000 in their retirement accounts.



The Forbes article when on to say: *"Americans also know the great 401k experiment of the past 30 years has been a disaster. It is now apparent that 401ks will **not** provide the retirement security promised to workers."*

Did you see the TIME Magazine cover, **"Why It's Time to Retire the 401(k)."** In the article it said;



**"The ugly truth, though, is that the 401(k) is a lousy idea, a financial flop, a rotten repository for our retirement reserves."**

In this eye-opening article, they also spoke of what they thought was the solution. We agree with their recommended solution, but more on that in a bit.

I know this is some seriously scary stuff. Most Americans are vastly unprepared for retirement and for some, they're literally scared to death. In fact, check out this recent survey. It found that 61% of Americans FEAR running out of money when they retire **MORE** than they fear death itself! Wow. Is that a sobering statistic or what?

## Which Do You Fear More?



Respondents Age 44 to 75

### The 60 Minutes Story About Retirement Being Broken In America.

60 Minutes ran an eye-popping story about what a huge disappointment 401(k)s have been and how they have failed so many Americans.

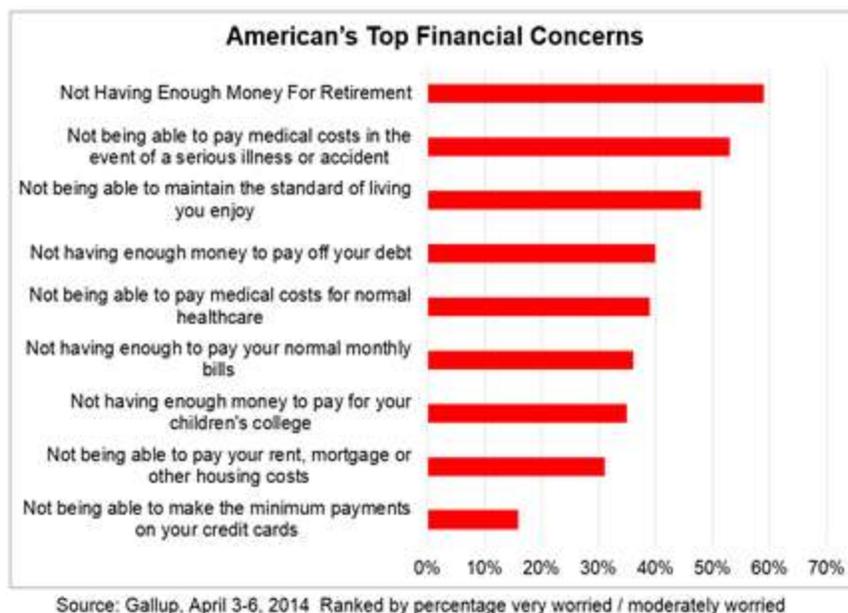
I encourage you to take a few minutes and watch this shocking 60 Minutes story. You can view it by going to: [www.BarefootRetirement.com/60minutes](http://www.BarefootRetirement.com/60minutes)

A massive 28% of the American population are baby boomers. Some reached retirement age a few years ago. Now 10,000 baby boomers are retiring every single and every day. Even so, the vast majority of boomers are not yet there. There are 88 million more boomers on the way. That's a good thing because most of them are nowhere near ready for retirement.

Heck, over half of all Baby Boomers are *still* supporting their adult children. Others are supporting their elderly parents. How are they supposed to adequately save for their retirement when they're still supporting others and trying to survive themselves?

Make no mistake about it. There IS a retirement crisis in America. As it plays out over the next few decades, people are going to be shocked at how dramatically this is going to change our way of life.

Here's another survey by Gallup that shows you how the fear of running out of money during retirement stacks up against the other fears out there:



### Maintaining Your Purchasing Power During Retirement

Another challenge we all face is inflation. Too many people don't stop and seriously consider the longer-term effects of inflation. Especially if you're on a fixed income. **Since 1925, inflation has averaged 3% a year.** (Source: Global Financial Data, Inc.)

As you can see in the chart below, if you had an income of \$50,000 per year in 2013, you would need to have an income of \$89,596 to maintain the same purchasing power just 20 years later. When planning your needs during retirement, be sure to factor in inflation.



### Yes, But What About My Social Security Benefits?

As I'm sure you know, many financial and economic experts both inside and outside of our Government have expressed doubt about the Social Security program and its ability to survive long term. If you are counting on Social Security as one of your main sources of retirement funds, it may be wise to seek some other options just in case these experts are right.

In fact, most people never even notice this, but this is the exact statement you will find on the very first page of your 2014 Social Security statement:

**About Social Security's future...**

Social Security is a compact between generations. Since 1935, America has kept the promise of security for its workers and their families. Now, however, the Social Security system is facing serious financial problems, and action is needed soon to make sure the system will be sound when today's younger workers are ready for retirement.

Without changes, in 2033 the Social Security Trust Fund will be able to pay only about 77 cents for each dollar of scheduled benefits.\* We need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations.

Two points on this. First, if this is what the actual agency is saying about their own financial health, it leads one to wonder just how accurate this is. The Government seems to be handing out the "*Free Government Cheese*" as fast as they possibly can, to everyone they can, regardless if they are legal US citizens or not. So at the rate they are burning through all of that Government money, it makes you wonder how long the Social Security Trust Fund will really last.

Second, it stinks that the Government promised you this benefit and will, in all likelihood, not be able to come through with it. You have done what was required of you and paid a lot of money into the Social Security system. You upheld your end of the bargain. Now you get the short end of the stick. This is especially bad for younger people. They will have to continue paying their full amount into the system knowing full well that they may not receive anything back in return for it. So if you are relying on Social Security for your "Retirement Program," you may want to take matters into your own hands and develop a Plan-B, just in case.

## **Yes, But What About My Pension Plan?**

You've probably heard about all the pension fund problems there are with Government pensions as well as some corporate pension programs. Hopefully, they will survive and thrive but their future is looking dim.

**Pension plans are similar to Social Security in that they are nothing more than promises that can be broken.**

During the years from 1996 through 2007, 25% of all the Fortune 500 company pension plans have been terminated, closed or frozen. That's a staggering number.

In a study conducted by Hewitt Consulting (now Aon Hewitt) it was found that if the same rate of decline in pension funds that occurred from 2002 through 2008 continues, (something the company considers unlikely), there will be no more open-plan pension funds in the Fortune 500 by the year 2019.

I sat beside a guy on a flight years ago, who was one of the top Federal officials in charge of the Federal Pension Benefit Guarantee Corporation (PBGC).

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