

*Your Free Guide from PPFG*

# *Why the Wealthy Do NOT use a 401k*



We hear a lot from our clients that their dollar is being pulled in 4 opposite directions: debt payments, taxes, savings, and there's not much left over for lifestyle

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## *Is your dollar being pulled in four directions?*

After helping families for years, we've seen how money worries can really wear people down. It's tough to watch good, hardworking folks struggle with fears about the future and stress over bills piling up. Many feel torn between taking care of themselves and giving their kids the best shot in life. These money problems don't just hurt wallets - they can put a strain on families and rob people of their peace of mind.

We've talked to many worried families, and we've found seven big issues that come up again and again.

The top problems are:

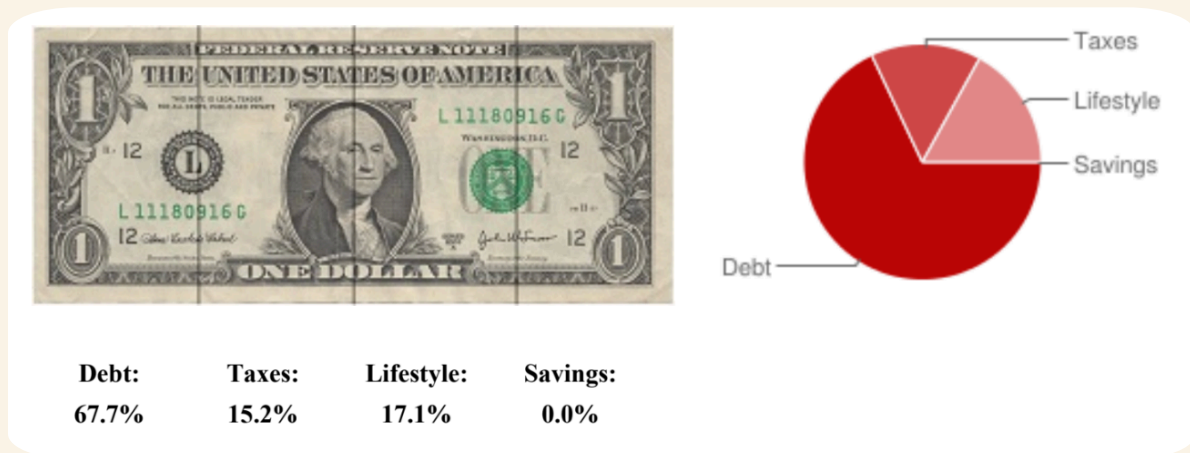
- Keep Current Lifestyle
- Improve Cash Flow
- Retirement for Yourself
- Pay Off Debt
- Pay Off House
- Paying for the kids' K-12/college tuition
- Making the kids pay for college

Out of these, which weigh most heavily on your mind? Which ones keep you up at night, desperately searching for solutions?

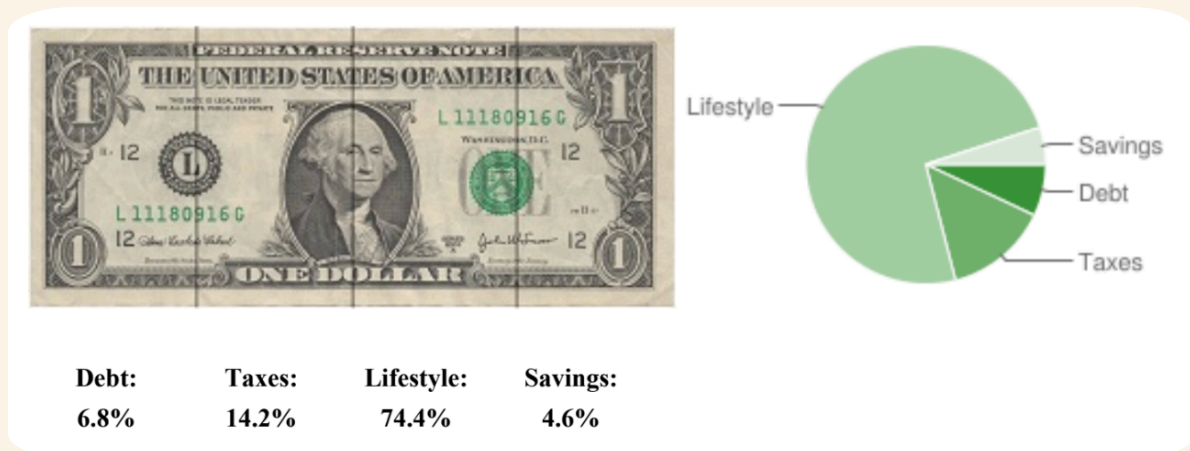
## *This is how the dollar gets pulled*

Like Bill & Jen, families today are feeling financial hardship. Every dollar you earn is being pulled in 4 directions.

With rising costs, business failures, bank failures, and fear of a market crash, imagine if there was a way where instead of your dollar being pulled in 4 directions, you could have a more efficient dollar making it feel like you have 3-4x the cash flow.



***\*\*This was Bill & Jen's life before PPFG\*\****

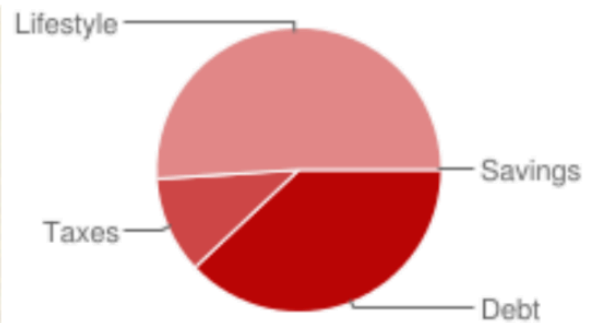


***\*\*This was their life after PPFG\*\****

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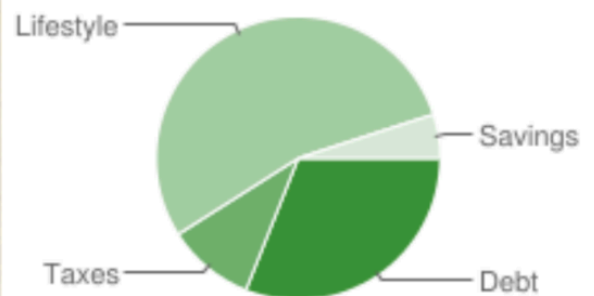


## John & Heather also felt the pressure



Debt:	Taxes:	Lifestyle:	Savings:
38.2%	10.7%	51.1%	0.0%

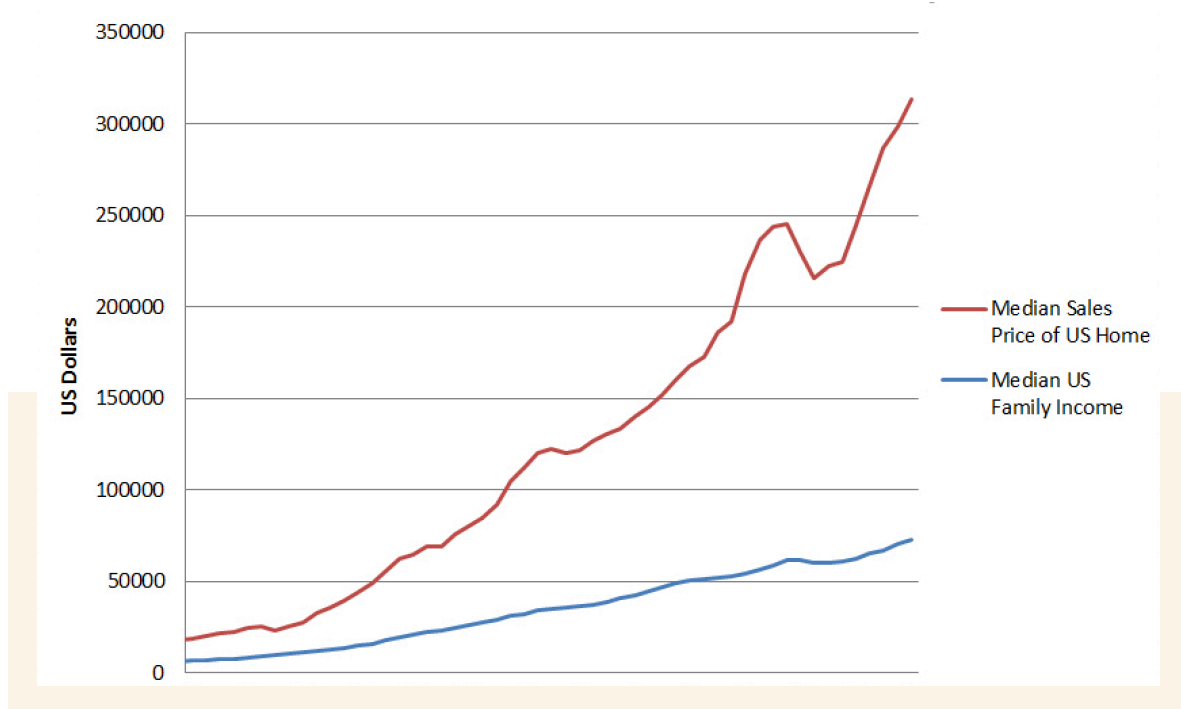
***\*\*This was their life before PPFG\*\****



Debt:	Taxes:	Lifestyle:	Savings:
31.2%	9.7%	53.9%	5.1%

***\*\*This was their life after PPFG\*\****

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## Families Struggle as Home Costs Rise Faster Than Paychecks

For the last 50 years, home prices have been going up much faster than people's paychecks. This has made it really hard for many families to afford a home.

Things have gotten even worse lately. From 2019 to 2024, prices on everything went up by about 33.87%. This means maintaining a family lifestyle costs a lot more now. Families were already having a tough time before COVID-19, and now it's even harder. Paychecks aren't growing as fast as the prices of food, gas, and housing. Many families are finding it hard to make ends meet.

With money being so tight, can regular families still hope to own a home and feel secure about their finances?

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# *Expert Opinions on the Current Economic State*



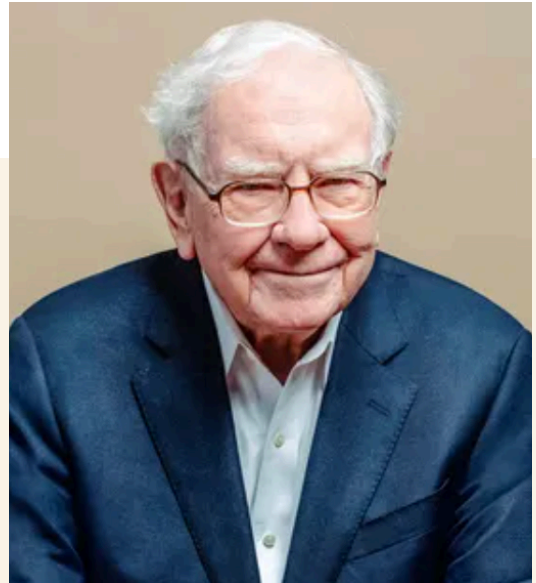
Leading economists and financial analysts weigh in on the present economic landscape, offering insights into inflation trends, market volatility, and global economic challenges. This comprehensive overview brings together diverse perspectives on key issues shaping our economy, providing readers with a nuanced understanding of current economic conditions and potential future developments.

# *Expert Opinions on the Current Economic State*

## ✓ Warren Buffett: The Commercial Real Estate Crisis

The "Oracle of Omaha" warns of an impending commercial real estate crash:

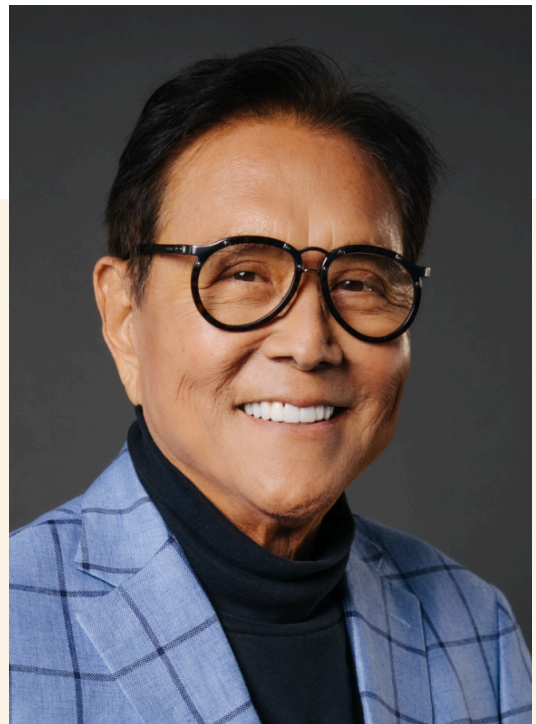
- \$2.2 TRILLION in debt is maturing before 2028
- Consequences will be felt by all Americans for years
- There will be a surge in both corporate bankruptcies and bank failures



## ✓ Robert Kiyosaki: The Triple Bubble:

The "Rich Dad Poor Dad" author believes we're in a worse situation than 2008:

- A TRIPLE BUBBLE exists:
  - a. Real Estate Bubble
  - b. Stock Market Bubble
  - c. Bond Bubble
- \$10 Trillion government spending during COVID created asset bubbles
- Predicts a 50% NASDAQ drop by early 2025
- Considers 401ks "the biggest Ponzi scheme in American history"



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# *Expert Opinions on the Current Economic State*

## ✓ Jamie Dimon: Dangerous Economic Times

The CEO of JPMorgan Chase warns:

- We're in the most dangerous economic times in decades
- Predicts up to an 85% crash by the end of 2024 into 2025



## ✓ Michael Burry: Betting on a Crash

The investor famous for predicting the 2008 housing crisis:

- Is predicting a crash of the S&P 500 and has invested \$1.6B on the certainty of one of the greatest crashes in American history



## ✓ Ray Dalio: A Generational Shift

The CIO of Bridgewater, the world's largest hedge fund, predicts:

- A crash that will change our generation
- Expects up to a 90% crash by the end of 2024
- Cites changing world orders around Russia and China as factors



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## *Our Clients tell us these challenges are at the top of their minds*

**In the midst of economic turmoil, families are still trying to give their children a better life:**

- Lifestyle is harder to maintain because of rising food and gas prices, shortages, and inflation. Many are still trying to pay for private schools and help their kids go to college
- Many families are forced to use debt to cover the shortfall of cash flow
- Taxes are higher than ever before
- Experts are creating fear from their prediction of a market crash because families' entire retirement savings could be wiped out

**Other families have found answers to all of these problems:**

- There's ways to protect your investments, protect your family's legacy, and ensure you do not lose anything in the coming crash..

***How?***

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## *We help families create answers*

Fee-based planners typically charge \$3k, \$5k, up to \$10k to solve these same problems

**What if we could give you those  
answers for FREE?**

What if there was a team of experts ready to help you every step of the way? Better yet, having a team of experts willing to fix these issues for you!

### **Why are we doing this?**

- We are looking for long-term clients who we can help over the next 30 years
- We want to be the experts you turn to
- We're willing to do this for free to demonstrate our ability to help you
- Let us show you how we can help



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# *Would you like to apply this to your unique financial situation?*



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**Don't let uncertainty dictate your financial future. PPFG offers personalized solutions for your unique needs. Our specialists provide:**

- Education on financial issues
- Customized strategies
- Protection from market volatility
- Clear steps for financial peace of mind

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*Thank you!*