

HOW TO ENSURE YOU  
**NEVER OUTLIVE**  
YOUR MONEY WHEN  
FUNDING YOUR  
RETIREMENT



## **How To Ensure You Never Outlive Your Money**

Years ago, the biggest fear in America was public speaking.

Today, **outliving your money** is the number one fear.

With health care costs going up and people living decades longer than they did before, it's much more difficult to have enough money in the bank to live out your golden years.

You see, not so long ago, someone could retire at 65 and plan on living another 10 to 15 years. Now, many people are likely to live 30 to 35 years past retirement age.

This is scary for some because they have a nice little nest egg built up but when they stop earning income, that nest egg can dwindle down very quickly. Social Security and 401K wasn't designed to support anyone for such a long period of time and this can put a tremendous burden on the entire family due to a lack of financial planning WELL in advance of the need.

In this informational report, I'm going to show you that you **DON'T** have to live in fear and can actually earn **passive income** year after year to ensure you don't have to dip into your retirement accounts for day to day living expenses. You can do this even long after you retire, letting your money work for you, bringing in income every month with no work on your part.

Let me explain...

If you've been trying to earn a respectable return on your investments, you've been sadly disappointed with the traditional approaches.

Quite frankly, you'd be lucky to earn even a 3% ROI with your cash in a Money Market Account, Savings Account or Certificates of Deposit. While these are all considered "safe" investments, the returns are nothing short of pitiful. If you have \$500,000 in these types of holdings, it's often earning less than \$10,000 per year, then they tax you on that!

Sure, this "investment" (we'll use that term lightly since it doesn't even keep up with inflation) is passive and you don't have to work for it. However, at the end of the year, that same \$500,000 plus interest is worth LESS money because getting 2% or 3% and having the taxes ripped from it means it's worth less than it was at the beginning of the year thanks to inflation.

Basically, that means you are losing your money even if you don't spend it. Extrapolate that out over 10 years and see what the numbers look like after they are adjusted for inflation. It's pretty scary.

Of course, if you increase your risk and start investing in the stock market, you may do better but you also may lose the shirt off of your back. Most people don't feel comfortable with the extremely high risk and the volatility of today's crazy, emotional markets.

Warren Buffett is considered one of the greatest investors on the planet and he only averages a 9% return per year. I doubt we could ever match his knowledge, let alone get close to that type of return consistently. It's what he does all day every day and he certainly isn't retired by any stretch of the imagination. So it's unrealistic to think you could (or would want to) do what he does starting at 5am every morning. So the stock market is not a great idea for those that value safety and security.

As you know, you can stay “small and safe” when investing but that may mean a daily fear of running out of money in your later years or not leaving your loved ones the estate you hoped to leave.

You can just have your money in the bank or under the mattress and watch it slowly wither away, wondering if you’ll have another decade or two that you need to provide for yourself and your loved ones, not to mention when emergency needs come up for other family members.

And going “risky for reward” can cost you everything, putting you in an even worse position.

So there’s got to be a middle ground! Something that is safe, but profitable. And it should make you enough profit to live on so that you don’t have to consistently chip away at your assets, making you worth less and less every month. You need real WEALTH!

After all, when the money stops coming in, the only “flow” of cash for you will be cash going OUT.

If you’ve taken care of elderly relatives before you know that their doctor visits, medications, specialists and therapies can be extremely expensive and if they weren’t preparing for it in advance, it can be devastating. And you will age too, thus meaning your expenses may go up consistently. We will all eventually get to that age and our bodies continue to age.

As we get older, our body is just like an aging car. Everything needs fixed or repaired all the time due to normal wear and tear. We start getting a lot of “miles” on us as each year passes. And those maintenance costs can get very pricey!

It's up to you to position yourself so that you can truly enjoy your retirement years and still have passive income that you can live on without worry.

You don't need to stress about market conditions or economy changes or which CEO is cooking the books from a Fortune 500 company you've invested in anymore.

Sometimes the decisions on where to invest can be scary.

**But Rest Assured, You DON'T Have To Roll Over And Accept This  
(At least not the financial part!)**

Wise investors know that they need to secure a solid return on their Nest Egg with little to no risk. They are painfully aware that the antiquated techniques from the old economy won't work in today's real world and they are constantly looking for better places to put their money. The number one goal is always to secure a better ROI while trying to eliminate all risk.

You certainly can't invest in stocks or other risky investments with today's volatile market as that may be the highest risk of all. And who has time to keep up with that stuff every day and make all of the moves required to become profitable? Investing in things like that means that you are essentially buying yourself another job. You have to babysit it all the time and that's certainly no way to live.

You need your investments to work for you in a completely PASSIVE manner where you don't have to keep your eye on it every day. You know... like putting it in a bank account except get a MUCH higher return.

## **Passive Investments With GREAT Returns!**

One of the most secure investments you could ever have is residential rental houses. BAR NONE.

You are keenly aware that the wealthiest people in America often credit their success to real estate investments and they generally have others managing it for them while they do their own thing.

But the key is to do it the right way, which gets rid of risks, fears, expenses and more.

We work with investors from all over the United States that buy houses right here and collect HUGE checks with no work on their part. We find it, manage it, handle everything and even deposit the checks for them each month so they never have to take a phone call or manage anything that comes up. The entire investment is secured by real estate and managed by state licensed professionals! That makes it just as passive as putting your money in a CD but yields a MUCH higher return.

Let me show you what I mean here.

Just as a hypothetical example, let's say you have \$250,000 in cash sitting in a money market account or a certificate of deposit. If you are really lucky, maybe it earns 3% per year.

That's a whole \$7,500 per year. 😞

After Uncle Sam takes his cut from the \$7,500, that's not going to be a pretty number.

But if you buy a rental property here in this area with that \$250,000 it rents for around \$2,300 per month. That's \$27,600 per year! 😊

Same \$250,000 invested, but a gross income of \$27,600 instead of \$7,500 per year. And you have ZERO work to do to make that money either way!

And basically all you have to pay are property taxes, property insurance and property management!

Heck, lets go crazy and deduct a month of vacancy every year and new carpet and even a broken window if you want. That's never likely to happen with the right approach but let's just go hog-wild for this example.

We are STILL making a tremendous amount of profit each and every year and you will ALWAYS have the house! Oh, and remember, the place is insured too so what the heck could go wrong here?

When the economy is strong, the rents are still coming in. When the market crashes, the rents are still coming in. When interest rates go up, the interest rates go down, a Democrat is in office or a Republican is in office...the rents are still coming in! You get that \$2,300 each and every month regardless of all the outside forces that effect so many other investments.

And that's if you just have one property. It's not uncommon for investors to have a large portfolio of properties to bring in multiple rent checks every month.

**BUT WAIT A MINUTE HERE...**

**MAYBE IT'S NOT ALL SUNSHINE AND RAINBOWS? RIGHT?**

I know that the very thought of "real estate investing" may bring up some concerns for you.

Maybe issues of a tenant tearing up a house or not paying rent. And that's a normal concern!

But remember, we are pros here. We know how to avoid those situations. And if you stay away from low-end properties, that eliminates the low-end tenants.

I always say the bait you put out will attract the type of fish you want to catch. We prefer those that care about their credit, pay on time and take care of a place like it's their own.

Their credit score is a reflection on their payment habits throughout their life, so we only take the good ones that show a great track record!

Imagine this for a moment. Let's say you own a nice rental home in a beautiful tree-lined community with a fenced yard and a great school district.

These are the type of properties we always advise our clients to get because the tenants will often stay for years and they take extremely good care of the home.

It eliminates ANY vacancy rate and it gets you a good quality tenant that pays on time or early every month for years and years.

This approach allows your profit margins to explode year after year, giving you the cash flow you need to pay for your own living expenses and can give you lots of additional cash for you and your family to splurge on travel, once in a lifetime experiences or other hobbies you may be interested in.

Let's just pretend you invested in two houses using the example above.

That would give you \$4,600 per month in residual income and you'd never have to do a thing! Our property manager handles everything. The tenants wouldn't even know your name, address or phone number! You simply sit back and let your team take care of everything.

As discussed, there would be extremely minimal expenses for your property taxes and management, etc but the bulk of that \$4,600 each month is yours!

You see, we handle everything in a turn-key fashion because you simply want the residual profit without any hassle, much like putting it in a CD or some other type of simple investment.

And let's talk about security... When was the last time you saw rental prices going down? Probably never! We've been in red hot economies as well as recessions and that rent just keeps on climbing.

Can you think of any other investment in the world that's as near "recession proof" as real estate? People always need a place to live and the rental market is generally strong regardless of outside forces.

### **How Can You Earn A Consistent Return With These Properties?**

My name is Nancy Perlman and I'm a Real Estate Investment Advisor in the North Side of Chicago. Myself and my fellow agents have worked with hundreds of investors all over North America to build tremendous sums of cash flow with a proprietary system to DRAMATICALLY increase annual returns while lowering the risk and exposure to nearly ZERO.

I wish I could tell you this was some sort of complex and magical formula. But it's actually pretty simple. You are investing in an asset that brings in money each month. That's all there is to it.

So as long as you eliminate the customary risks as much as possible and have someone else handle everything, it's as passive as can be!

Our goal when we began using this approach was to create an investment vehicle for our clients that was just as passive as buying a CD or depositing your money into a bank account. The only difference being that it can earn you a return of over 6% every year, regardless of how long you keep your investments. This is done through CASH purchases on nice homes in the Chicago North Side which are rented out to tenants at market rates.

### **So Who Are We And Why Should You Listen To Us?**

You'll likely be happy to know that we are NOT investment advisors, stockbrokers, insurance advisors, CPA's, attorneys or series ANYTHING brokers. We are licensed real estate agents that understand the "in's and out's" of rental real estate. It's what we specialize in. To be clear, we simply get the normal agent commission when a home is acquired (commission paid by the home seller) and of course the property manager gets their normal fee. That's it! There's no hocus pocus, annual fees or any other weird fee structure that chips away at your profits. You simply get your checks each month and we handle the grunt work.

We absolutely love assisting our members with growing their monthly residual income and once they get a taste of that easier lifestyle and consistent cashflow, they tend to want to let their money work hard for them more and more. It's not uncommon for them to ultimately invest in multiple properties over a period of time because with each additional property they acquire, they are raising their monthly income to allow them to go hog-wild with their retirement adventures!

I'd even encourage you to show this approach to your CPA or Investment Advisor and see what their opinion is on rate of return and risk factors. We speak with them over the phone often to explain how everything works and get their questions answered. They tend to be pleasantly surprised with the investment possibilities.

One of their primary concerns is to ensure that this is safe, predictable and passive. And being that we do this in a completely different area of the country, they know it will be passive for you and handled by state licensed professionals, thus taking away none of your time.

But it's up to you to take action, investigate, ask questions and do your due-diligence so that you can make an educated decision on thinking about acquiring a property or two.

### **What Does This Mean For You?**

There are a large number of advantages to investing in real estate in other areas of the country, with the biggest advantage being that you won't create another job for yourself!

As long as you are using a trusted real estate advisor in that region, you can earn a tremendous profit with investments that are completely passive on your part. One really exciting factor here is that homes can be acquired in the North Side of Chicago at RIDICULOUSLY low prices compared to the high rents that properties bring here in this area. It truly is a "sweet spot" for investing here in America and since you have the right connections, this can be an outstanding opportunity for you.

## **This Is Truly Passive Investing**

You won't spend even 10 minutes per month with these investments.

Your Trusted Advisor and our property management team will handle all of that for you, day in and day out to ensure that everything is designed to create the ultimate profitability on a monthly and annual basis for you.

We research the homes, the area values, the rent rates and all of the details needed to make an educated decision on each potential purchase. They will then compile all of this data into a "profit package" for you to review. You can then consider moving some of your assets over to this investment if you like the numbers.

Of course, there's no obligation whatsoever to receive the Profit Packages for consideration as long as you are a member with us.

All of our members will periodically receive Profit Packages via email which is basically a property that just came available which we've done research on and determined it would be a great investment. We then provide details, pictures, numbers and everything you'd need to make a decision as to adding it to your portfolio (or not).

If you like it and you are fast enough to grab it before other members do, your advisor will begin the process of opening escrow, ordering an appraisal, coordinating with the title company, preparing all docs and getting the closing package prepared to send to you via Fed/Ex for a fast closing. You simply have the forms notarized in your town and send them back!

While that's going on, we simultaneously start going through all of the tenant applications to find a great family to rent the home. It's most ideal for us to close escrow for you and have a tenant lined up in nearly no time flat. We don't usually advise anyone to invest in houses that need work so many of them are in turn-key condition.

The advisor will generally have a good quality tenant family in the home within 7 or 10 days. This is simply because they often times have a "Tenant In Waiting" list and they've usually already shown the property to prospective renters before you've even closed escrow.

It's customary for most of these tenants to put up a hefty security deposit and first month's rent so you'll be getting a deposit for several thousand dollars very quickly. That's usually better ROI than you'd find keeping that money in another investment for an entire year! And we are just getting started! More money rolls in each month!

Depending on how many properties you decide to acquire, it's usually recommended to dedicate 10 minutes per month to have a one-on-one profitability update phone call with your Trusted Advisor. Each month, you can have a call with your Advisor to discuss what your portfolio looks like now, any monthly updates or changes that need made, as well as future growth potential. These sessions will prove to be some of the most profitable things you will participate in every year.

### **Unfortunately, As Great As This Can Be For Your Needs, You May Not Qualify**

We don't work with everyone. First and foremost, the investor must have cash or assets of over \$300,000 and be willing to make smart investments in real estate to secure great returns.

Secondly, they must be coachable. You won't be surprised to know that there are a lot of "wanna-be" investors out there that are really good at wasting a lot of time but they never get anywhere. They think that they should be able to buy homes for 70 cents on the dollar and they mistakenly believe it's wise to fix up homes to resell them. That's not something we do.

We want nice homes in nice areas to immediately and consistently turn a significant profit. That's what works and it's what our investor members have come to expect each month.

It's really simple, if you need a mortgage on a house, you can't turn these kinds of profits. This is a program where your money works for you, rather than you working for the money. Someone that wants to put their own "spin" on this will negate their possibilities of earning these types of profits and they won't qualify for the program. If you have a minimum of \$300,000 in liquid funds and you are willing to follow a proven model, you can earn the same returns being earned by other wealthy individuals all over the USA.

### **How Do I Get More Information?**

There's truly nothing more important than ensuring you don't outlive your money. Investing in something that gets you a paycheck every month without chipping away at your total net worth is ALWAYS a wise move but you need to take action to make it happen.

It's free to join our membership here at Chicago Home Investor Network. This will get you our monthly newsletter to keep you in the loop and catch you up to speed as to what we are doing. Members also get our Profit Packages each time a home becomes available so you can

check them out and give it consideration. To learn more about the membership, you can watch the video that was emailed to you along with this information.

If you'd like to speak with us directly for faster answers, you can call Nancy Perlman at 815-603-9242 or email us directly at [nperlmanrealtor@gmail.com](mailto:nperlmanrealtor@gmail.com)

Our phone consultation is always free. While we may or may not be able to eventually do business together, we are always willing to spend a little time on the phone with someone that is interested in acquiring more information to make themselves more profitable every year. That's why we are always willing to speak over the phone with absolutely no fee or commitment whatsoever. Let's talk. Contact us now so that we can get you into the free membership and get you started.