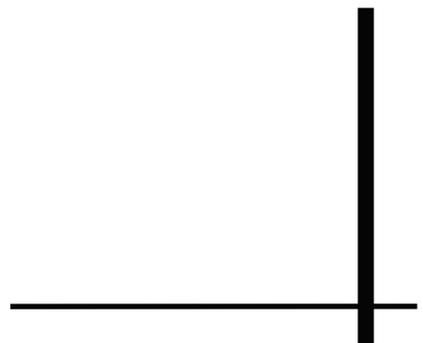


Become a Top 1% Income Earner and Retire Early, Retire Rich



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1.0 Introduction

Isn't it interesting that almost everyone wants to retire earlier from full-time employment, be healthier, be more prosperous, have more time to spend with loved ones and pursue the things they like in life, *yet most people never set out on their quest to achieve such an outcome?*

Instead, they remain bound to a social system designed for mediocrity.

1.1 Here is the grim truth about earnings in retirement:

Only 1% of those in retirement generate incomes in excess of \$50,000 p.a. This means that 99% survive on an income of \$50,000 or less. In fact, the situation is more bleak than it appears at first glance because nearly 95% of retirees currently survive on incomes *less than \$26,000 p.a.*, and nearly 80% of them survive on \$8,000 to \$12,000 p.a.

1.2 What do you want for yourself?

When you consider the above statistics, you will realise that paid work after the age of 65 is quickly becoming a frightening reality for many would-be retirees wishing to maintain a comfortable standard of living. Also, factors such as the increasing longevity and accompanying health problems of our aging population is compounding an already grim situation.

Ponder This:

What are *you* doing to ensure that you don't end up in the 80%, or for that matter, the 95% crowd... or even the 99% crowd?

Current research suggests that the majority of people in the developed nations of the Western world have *less than one month's savings* to sustain themselves in the event of a job loss. Sadly, although we earn more today, the social system has evolved in such a manner that it keeps the masses in debt and therefore, in economic bondage!

However, there is still hope for those with dreams of a prosperous life. You can enjoy all the abundance you want once you understand some basic truths about success.

2.0 The Truth About Success

Earning money has little to do with age, academic qualifications, gender or geography. It has little to do with past experience or your formal years of education or your level of intellect. Check it out...there are individuals who are functionally illiterate who have become multi-millionaires, while there are others who are 'highly qualified' and they are broke.

"One idea discovered in one book can change the way you see the world."

- Robin Sharma

In an article titled *It's Easy To Earn Money*, best-selling author and wealth-creation expert, Bob Proctor, says that virtually anyone can be taught how to earn millions of dollars. He also says that 97 out of every 100 people are born, live their entire lives, and die without ever learning how to create wealth.

You can become a top 1% income earner - a 'top one-percenter'. However, to become a 'top one-percenter', you need to think and act like a 'top one-percenter'. Zig Ziglar once said, "You can't fly with the eagles if you scratch with the turkeys." There is a lot of truth in that statement.

3.0 Your Objective

Your objective is to position yourself in such a way that you enjoy a good income, a high standard of living, and be the master of your economic destiny rather than a victim of changing economic times. In short, your objective is to become a 'top one-percenter'.

Regardless of what you currently do for a living, you should be attentive of economic change and its likely impact on your financial future, and then prepare yourself accordingly. *And to do so, the key question you must always be asking yourself is:*

Which businesses and industries are growing in this economy, and which ones are shrinking?

Then you need to position *your* economy so that it evolves congruently with the bigger economy. In this way you will be going with the tide of change instead of against it; you will be working *smarter* instead of harder.

If we are
to achieve
results
never
before
accomplished,
we must
expect to
employ
methods
never
before
attempted.

- Francis Bacon

4.0 Game Plan - What You Must Do

4.1 Break the Shackles

If you wish for a future vastly different from the 99% crowd; if you wish for more free time, peace of mind and financial freedom, then *you need to break free of the shackles of convention and adapt to the changing economic times*. Often this means *developing new skills and abilities to embrace **new and emerging wealth creation mediums***. Put simply, you need to implement some serious changes in your life *now*.

Alvin Toffler put it perfectly when he said, “The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn.”

This is the 21st century!

4.2 Do the Opposite - The Opposite Is True

Today the pace of economic change is such, that in less than 50 years we have moved from the Industrial Age to the Information Age! We have moved from the era of Jobs and Employment to the *era of the Entrepreneur and the Self-employed*.

Because of the rapid change we are experiencing, career cycles have been shortened. The whole concept of work, jobs and employment is changing right before our very eyes. In the past jobs were lifetime commitments. Today there is no such thing as job security. In fact, commentators will tell you that if you have not been laid off yet, you can count on it in the future.

There was a time when the smart thing to do was to get a good education and secure a well-paid job with a stable company. *Today, the opposite is true*; there is no real security in a conventional job; *there is generally greater security in working for oneself*. In fact, today it is important to regard yourself as self-employed regardless of who writes your cheque.

You must continually be asking yourself:

- How vulnerable am I?
- What is my next job or career going to be?
- What new knowledge and skills must I acquire?
- What trends should I be watching?

It is said that one day all jobs will be commission based, temporary, contractual or freelance, *with individuals rewarded according to performance*.

For many people, this means that *unless you are willing to change*:

1. you could spend the rest of your productive life working long and hard trying to maintain your lifestyle; or
2. you could get stuck in the rat race doing lower-paying jobs marked by prolonged periods of unemployment and underemployment.

“If everyone is thinking alike, then someone isn't thinking.

- Denis Waitley

You see, we are products of our environment. We have been raised to believe that if we get a good education and a job in a big company, we would be secure and live comfortably. We know that is not true. Due to mergers, restructuring, downsizing, reengineering or whatever you wish to call it, people are being laid off by the tens of thousands - many highly qualified people are walking the streets wondering why the system has failed them.

It is important to understand that the social system is engineered to keep you locked into a continual cycle of debt servicing from the time you start work till the time you retire... literally broke! Mortgages, lease payments, credit cards, personal loans, easy payment systems, buy now pay later schemes, and rewards for spending programs, are the order of the day.

The evidence is overwhelming that families are being choked by debt. The sad thing is that you will remain on the debt treadmill until you die or *until you make a conscious decision to get off it*. If you want a different future, you must do something different.

Many leading financial experts are predicting a financial crisis in the years ahead because of the growing number of people in retirement, and the fact that the average person is now spending about 25 years in retirement.

In particular, the baby-boomers, people born between 1946 and 1964, have been too busy trying to cope with the demands of modern day living to spare a thought for tomorrow, and as they move into retirement in their masses over the next few years, the Government will find it harder than ever to lend a helping hand. This is especially true because, after the age of 49, your chances of having a stroke is five times greater, the rate of heart disease is up to three times greater, and the rate of cancer up to four time higher. And a serious illness no longer means the end of the road, just an expensive detour on the path to a comfortable retirement. Furthermore, if you reach your 50s and illness forces you to spend some of your valuable capital, you are unlikely to have time to recoup it.

In an article in The Sydney Morning Herald of 13 September 1997, Paul Clitheroe says *"if we are going to accept even the most conservative figures on the aging of our population, it's pretty obvious that we got a major crisis approaching next century."*

Interestingly, **problems create opportunities... for those savvy enough to see it and do something about it.**

4.3 Discover The Opportunity

It's the dawning of a new era in wealth creation. A whole new industry has evolved; an industry that is projected to create a millionaire explosion in many developed countries in the years ahead. Ordinary people will become millionaires.

In his book, *The Next Millionaires*, renowned economist, Professor Paul Zane Pilzer, makes a case for a narrowly defined window of

"One person with passion is better than forty people merely interested."

- E. M. Forster

opportunity and describes the coming two decades as being periods of **'highly selective prosperity'** where only *certain people, industries and economies* will prosper. This is largely because the rate of change has accelerated to the point where only those who can keep up with the pace of change and adapt to emerging new technologies, will be in a position to take advantage of this growth.

Paul Counsel, author of *Residual Income*, pulls no punches when he states, "The above statements will probably be the most important statements you will ever read. Reread them over and over again. Make sure you burn them into your psyche and integrate them into your being. If you are to achieve financial freedom, wellness and a lifestyle of choice over the next few years, you really need to understand the concept of *'highly selective prosperity'*. It's already being experienced. It's already out of the realm of theory and into the world of practice. For the past five years many people put Pilzer's theories to the test and have gained great financial reward from them. Like many others who share this journey, you too can experience similar rewards."

Professor Pilzer explains that the industries set for stellar growth in this *'highly selective arena of prosperity'* are: 'wellness', 'the internet', 'home-based businesses' and 'intellectual distribution'.

Pilzer defines 'intellectual distribution' as "educating people about the existence of products and services they might currently be unaware of; yet, when they discover and use them, experience dramatic improvements in their lives". He goes on to explain: "In the boom of the 1990s, many fortunes were made in distribution: the Wal-Marts, Targets and Costcos. Today that opportunity has largely come and gone. The fortunes to be made in the years ahead will be predominately not in physical distribution, but in intellectual distribution: educating consumers about products and services that will improve their lives—but that they don't yet know exist. *This is the #1 business opportunity for those who want to create new wealth. It is where a great number of the next millionaires are coming from.*"

In the same way that the Industrial Revolution created massive new wealth in the eighteenth century, today's visionaries predict that the current economic shifts will cause another economic upheaval. We will move from the cumbersome public and private sectors, to the creative, life-supporting energetic Free Market sector.

Professor Pilzer says that there has never been a similar period in history that bears witness to the massive growth that's taking place. We are now at the beginnings of a technology driven expansion built around methods of intellectual distribution that will take those savvy enough to catch the wave *to the absolute heartlands of fiscal freedom.*

The August 2004 issue of Fortune Magazine described this economic trend as an 'investor's dream', *'the best kept secret of the business world'*, and 'an industry with steady annual growth, steady cash flows and high returns on invested capital'.

"Our best success comes after our greatest disappointments."

- Henry Ward Beecher

Pilzer maintains that it's through the intellectual distribution of goods and services that millions will gain their economic freedom. Combine intellectual distribution with some of the other stellar growth industries - the internet, wellness and home-based businesses - and, potentially, you have one of the greatest wealth-creation opportunities of our time!

4.4 Become An Entrepreneur

It is the age of the entrepreneur and the self-employed. The surest road to wealth is to build a successful business of your own. As 99% of retirees understand only too well, it is difficult to get rich working for someone else because it is difficult for most people to attract the money they want through a wage. Generally, there is no security in wages because when you stop working you stop earning – your income is linear.

The smart thing to do is to get into business – become an entrepreneur.

Entrepreneurship is the art of finding profitable solutions to problems. Clearly, now is one of the greatest times in history to create wealth in your own business by taking advantage of emerging trends, offering products or services that match market needs - *but not necessarily through a traditional business.*

While I am convinced that business ownership is one of the most powerful ways to create passive (or residual) income, I do not encourage you to quit your job to start a business because that is not necessary, and often it is not practical. Today there are excellent opportunities to build a business from your home, starting part-time without having to give up your full-time job.

In fact, I believe that virtually everyone should build a part-time home-based business if not for the opportunity to generate a second stream of income, then for the personal growth experience it provides.

However, I am not advocating just any home-based business. Not all home-based business models are the same. The business models I am advocating have the following characteristics:

- the ability to generate *passive* or *residual* income – one that would continue to flow you even when you are not working;
- the ability to start building a business through part time effort while keeping your present job;
- one that requires a low start-up cost and is low risk;
- one requires no employees, no fixed work hours and no fixed workplace;
- the ability to expand globally; and
- a good training and support system in place to help you succeed.

And yes, such business models do exist!

Progress
always
involves
risk.
You can't
steal
second
base and
keep your
foot on
first.

- Frederick B.
Wilcox

These new business models have evolved in direct response to the demands of the current era. They represent adaptation to a world that has changed dramatically.

Periods such as this present enormous opportunities for anyone with initiative, especially for the early adopters – those who catch the vision before the masses wake up to its potential.

Lifestyle choices (i.e. having complete autonomy) and the ability to earn residual income are two of the most important features attracting a new wave of professional to emerging flexible, home-based businesses that can be operated on a full or part-time basis. A business that builds residual income also protects the owner's future interest as it does not rely on traditional trading logic – work more hours, earn more dollars.

Here is an interesting excerpt from the article titled, *A New Breed Of Professional For The New Century* by Yarnell.

"As we turn the corner of a new millennium, a new role model is emerging for the business world. Replacing the acclaimed corporate executive of the 20th Century will be the entrepreneur of the 21st Century. In fact, it is predicted that with the advancement of technology and the World Wide Web, entrepreneurship will surface as 'the defining trend of the business world in this next century.' A new breed of professionals is emerging - professionals who are no longer satisfied with the old social mores and work ethic so prevalent at the close of the 20th century. These new professionals are putting aside their corporate ladders and replacing them with a vision that they can create a balanced work environment which offers personal growth and fulfilment, financial rewards in keeping with how they value themselves, the chance to share their wealth, and the freedom to enjoy life. Not only employees but also employers are candidates for this new form of capitalism, tired of too many sacrifices at too great a personal cost. These entrepreneurs will become the leading economic drivers - so much so that it is expected that the 21st century could well become known as 'the entrepreneurial age.'"

The pace of change continues to accelerate. And, every time there is a major change, someone gets rich. Change brings opportunities for those savvy enough to act quickly. In the next few years the latest economic trends and their significance will become obvious even to the most ardent skeptics. Sadly, for most of them it will be too late to capitalise.

5.0 Your Challenge – To Change or Not To Change

Humans inherently seek to get what they want with the least possible expenditure of effort – they take the path of least resistance. Unfortunately, this does not work.

"It is never too late to be what you might have become."

- George Elliot

The decision to change is always a personal one and many people find it challenging because generally it involves engaging in something new and different. Unfortunately, there can be no improvement without change. Without change you will be risking your future.

We can't stop technology; we can't even slow it down. In fact, it closes as many doors as it opens. So, when one door closes for you, you need to be ready to take advantage of new opportunity when it presents itself.

Not only do you have to make adjustments externally to your life, you also have to make internal changes. As management guru Tom Peters once put it: "Change is disruptive . . . But it doesn't make any difference. You gotta do it anyway. We're in an era where, literally, to learn to love change is the only survival course."

And Paul Counsel says: "*When it comes to creating wealth and financial freedom, most people follow ineffective pathways espoused by the voices of conventional wisdom.*" Sad, but true. If you are one who always follows conventional wisdom, you might do 'OK' in life, but you are unlikely to be a high achiever - a 'top one-percenter'.

6.0 Final Thoughts

To achieve financial freedom, wellness and a lifestyle of choice over the next few years, you really need to understand the concept of '*highly selective prosperity*'. Also understand that life presents windows of opportunity, which will be open for a limited time and then slam shut forever. Note that Pilzer describes the *coming two decades* as being periods of 'highly selective prosperity' where only certain people, industries and economies will prosper.

As General Douglas MacArthur once said, "There is no security in life, only opportunity." And the interesting thing is: If you seek for opportunity, you'll end up with all the security you need. However, if you seek for security, you'll end up with neither opportunity nor security.

An Invitation

I'd like you to get the most out of the information presented in this booklet. To do that, you'll have to do more than just read. You need to take action.

I invite you to learn more about the industries set for stellar growth in this 'highly selective arena of prosperity' i.e. wellness, the internet, home-based businesses and intellectual distribution. Don't hesitate. Contact the person who gave you this report and request more information about the opportunity that combines all four of the growth industries into a single package, one that is abundantly rich and rewarding in every facet.

It's your life. Make the most of it!

*He who
hesitates
is poor.*

- Mel Brooks,
Writer, Direc-
tor, Comedian

Bibliography:

The Next Millionaires by Paul Zane Pilzer

Residual Income by Paul Counsel

It's Easy To Earn Money by Bob Proctor

About the Author

Virend Singh was born and educated in South Africa. In early 1989 Virend migrated to Australia to start a new life with his wife and two young children. Since then he has worked for three major corporations in various systems-related roles until eventually realising that his chances of becoming financially free in a job was virtually non-existent. In 1998 Virend started a part-time, home-based business which, less than four years later, generated a generous residual income treble that of his last job.

Virend now enjoys complete autonomy - the kind of lifestyle that most people, including some of the most successful CEOs and business owners, dream about. Virend attributes his success to helping others evolve and grow into the best they can be and achieve their goals in life.

A business professional with an MBA and a graduate of the 'school of hard knocks', Virend thinks of himself as an on-going learner, and a student of life. As a result of learning first-hand what it takes to succeed in life, Virend has, by default, become a skilled life-coach.

He is a warm hearted, compelling speaker and trainer, who is committed to helping people improve the quality of their personal and professional lives. He delivers non-profit, customised programs on Self-leadership, Self-mastery and Building A Home-based Business, to select candidates.

For other resources by Virend Singh go to www.VirendSingh.com

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For more information on the concept of Intellectual Distribution and how you too can position yourself to become a Top 1% Income Earner, contact:

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Number: _____

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