



# PACIFIC CAPITAL



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The Mega Millions lottery jackpot just reached \$868 million for Friday's draw. What are people really hoping for when buying a lottery ticket? ANSWER: Financial independence.

If you're like most people, you are striving for complete financial independence. You want to have the freedom to do what you want, when you want, and with whom you want.

Maybe you own a business and are looking to create a company that runs without you being there everyday. Or maybe you've worked hard and saved a lot of money but aren't sure how to optimize it now.

Nick Murray, a best-selling author on building wealth, once said:

*"Financial Freedom should be everyone's primary goal. Call it what you will - retirement or financial independence - it means having enough money saved up to know you can do whatever you want without ever having to worry about what happens next."*

Here are 6 questions to ask yourself:

- 1) How much money do I need to spend each month to be comfortable?
- 2) Will my current savings habits and investment assets get me to my goal? You may be surprised to know that retiring today and spending \$100,000 per year would require you to have a portfolio of over \$2.2 million (BTN Research).
- 3) What kind of investments will produce the results I'm looking for?
- 4) How can I reduce taxes on my investments so I can keep more of my return?
- 5) At what age will I reach financial freedom and achieve a work-optional lifestyle?
- 6) How can I protect my assets and cash flow against big market declines or high inflation?

If you don't win the mega millions lottery this Friday, don't panic. You can still make changes today that will help you build and protect a financially independent lifestyle.

Schedule a brief Goals Conversation® with our team by visiting our [website](#) today - no cost or obligation involved. You may also click [HERE](#) for our google reviews.

