



Want to retire early and wealthy?



PACIFIC CAPITAL



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Dear [FIRST NAME GOES HERE],

How much do you NEED to retire comfortably?

\$2M?

\$5M??

\$10M???

This is a question I get asked all the time.

After 22 years in wealth management...

I can tell you that whatever number you predicted...

It's going to need to be a BIGGER NUMBER 20 years from now.

(Thanks to the 'silent wealth killer,' inflation).

Here's the thing.

If you follow the crowd and come up with an arbitrary number for your nest egg that sounds like 'enough,' you're probably not factoring in enough inflation.

You'll wake up 20 years from now, realizing that every \$1M in your nest egg is worth only approximately \$500,000.

We work with clients who've cracked the code on financial freedom and they look at "retirement" much differently.

Most of them achieve financial freedom much sooner than their 60s or 70s, when most are aiming to "retire."

Our clients also find themselves actively engaged in their businesses, projects, and opportunities that keep them excited and useful in their later years.

Many of them still invest for growth and are focused on being healthy and living a lot longer than their peers.

And why not? They're enjoying life!

They did it right by asking the RIGHT questions early on...

"How much income will I actually need to sustain my lifestyle in 20-30 years?"

"What will my expenses look like with inflation?"

"How can I invest to protect my future purchasing power?"

You see...

A comfortable \$300,000 lifestyle 20 years from now...

Will cost \$540,000.

This is just from standard 3% inflation.

Imagine the difference if inflation rises back to 5%.

This is why our most successful clients approach retirement planning differently.

They don't just pick a random number to aim for and hope for the best.

Instead, they take into account every factor that could affect their retirement:

Housing costs that climb faster than inflation

Healthcare expenses that could multiply

Travel dreams they don't want to compromise on

Supporting kids or grandkids through college

Legacy planning and charitable giving

Unexpected curveballs life loves to throw

This is just ONE of the 5 critical habits that help our clients reach financial freedom differently than most.

Plus, there's a 6th habit that helps them keep more of their hard-earned money...

By legally reducing their tax burden in retirement.

I broke down ALL these wealth-building habits in detail...

Including real examples and strategies I share with my clients...


In a recent article on THE STREET.

Check it out below.

>> [The 5 Habits of the Wealthy to Building a Resilient Retirement](#)

To your true financial freedom,

Chad




Chad Willardson

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5X BEST SELLING AUTHOR



P.S. If you're an entrepreneur with at least \$10M in liquidity and want to make your money work even harder for you, [set up a call with my team](#), and let's explore new ways to make that happen.

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