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Did I Invest, Or Did I Just Vibe?

Picture your future self at 70...

Sipping tea... wearing a cardigan you swore you'd never wear...
asking THE question

Why Invest At All?

Not because spreadsheets are fun (please)

It's about:

- Survival
- Freedom
- Legacy

Also... math and inflation (the uninvited Kardashians at your picnic)

The Five Pillars of "Why Invest?"

1. Physiological Survival

Will Future You be okay?

2. Freedom

Choices without compromise

3. Legacy

What you leave behind

4. Math

Numbers don't lie

5. Inflation

+ Financial Literacy: The Amplifier

PILLAR ONE

Physiological Survival

Will Future You Be Okay?

Once upon a time, you worked 30-40 years, retired on a pension, and the checks kept coming...

In 2025, that fairy tale is streaming on "Not Gonna Happen Plus"

The Pension Fairy Tale

<15%

of private-sector workers have pensions in 2025

"A bunch of public plans are running on vibes"

Translation:

You Are Now Your Own Pension Fund

Social Security:
Snack, Not a Meal

Average Social Security Payment:

$1,900

per month

≈ $22,800 / year

But retirees typically need:

70-80%

of their pre-retirement income

To keep the lights, Netflix, and knees working

Aging is a Boutique Hobby with Premium Pricing

Lifetime Healthcare After 65:

$150K-$300K

Medicare says "we got you"...

...then forgets:

- Dental
- Vision
- Hearing aids
- Long-term care

One "in network" surgery surprise: $10K-$50K out of pocket

The Plot Twists Add Up

Hip Replacement	**~$40K**
Cancer Episode	**~$150K**
Memory Care	**~$100K/year**
Other Surprises	**~$110K**

Total Healthcare "Plot Twists":

$400K

Without savings, you're either bankrupt... or dependent

COMING UP NEXT

The 4% Rule

Your back-of-the-napkin way to price out Future You's lifestyle

From "modest and cozy" to "pickleball pro with suspiciously nice luggage"

Spoiler: It's not Hogwarts

It's just math you can do with a burrito in one hand

Human Bodies Are NOT iPhones

- Knees don't get software updates
- Hips don't come with AppleCare
- You can't just swap out a couple joints and keep sprinting on iOS Forever

Your retirement plan shouldn't rely on a "parts-and-prayers" strategy

The Bottom Line

Invest now so Future You isn't choosing between groceries and titanium hip replacement hardware

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This is ***MISTER MARKET***... reminding you:

The market doesn't care about your feelings — but it will absolutely price in your denial

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STEP 1: 3-Minute Video — 3 MIN

STEP 2: Review Slides — 2 MIN

STEP 3: Read Notes — 5 MIN

10 MINUTES TO MASTERY

Download detailed notes & slides @ www.mymarket.academy