







S1:E2 THE 4% RULE







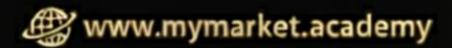
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LAST EPISODE RECAP

The Whimsical World We Left Behind

Last episode we bonded over the whimsical joys of hip replacements and those charming ER field trips that can Thanos-snap your savings into confetti.

Followed by the deluxe "bankrupt and dependent" lifestyle package.



THE GROWN-UP BUTTON

The 4% Rule

Quick Definition with Sprinkles

The "Safe Withdrawal Rate"

Pull about **4% from a well-diversified portfolio** each year and, historically, you probably won't run out of money.

Translation: For every **\$1 you want to spend** each year in retirement, you need about **\$25 invested**.

Because withdrawing ~4% annually is how you eat the cake without chewing through the plate. §

How Much Do You Need?

Want **\$40,000** a year?

\$1,000,000

in retirement account

Want **\$60,000** a year?

\$1,500,000

in retirement account

Want **\$80,000** a year?

\$2,000,000

in retirement account



The Median American Reality

Meanwhile, the median American at 65 has around:

\$200,000

in retirement savings

Four percent of that is \$8,000

Add Social Security's \$22,800

≈ \$30,800 / year

Which in many places is the "beans and vibes" budget. □

Two Financial Phases

20-65

You SAVE

~40 earning years to fund your future

65+

You WITHDRAW

~20-30 retirement years

You get ~40 earning years to fund 20-30 retirement years.

Start late... and the finish line quietly jogs away. 🏂

With that, Pillar One — physiological survival — is closed: pensions are fairy tales, Social Security is a snack, and your future knees charge surge pricing.

"Please Find Your Number"

Estimate what you want to spend each year in retirement:

Say you want

\$60,000

per year

Multiply by 25

\$60,000 × 25

\$1.5M

is the ballpark you're aiming for



KEY TAKEAWAY #2

Don't Flinch at the Headline

It's Just a Monthly Plot Twist 🖘

To reach \$1.5 million in 35 years:

You would need to invest approximately

\$395

per month

in a low-cost INDEX FUND 🥉

That's the power of compound interest and consistent investing over time.

The earlier you start, the easier it gets.

KFY TAKEAWAY #3

Worried You Don't Have 35 Years?

The best time to plant the money-tree was 20 years ago...

The second best is RIGHT NOW. 😥



Start Simple:

- Cut two bills this week
- · Pipe that cash into your investments
- Automate the transfer
- Nudge it up every raise

Small, consistent actions compound into life-changing results.

COMING UP NEXT

Next Episode: Psychology

Okay, now that we've acknowledged hips are limited-edition items... next episode, we talk psychology.

The goal is **peace of mind** — not a titanium knee and a therapy bill arriving the same week.



This is **MISTER MARKET**...

reminding you: hospitals bill in dollars, not in vibes.







Understandable, Useful, Uplifting,



3-Minute Video



3 MIN

STEP 2:



Review Slides



2 MIN

STEP 3:



Read Notes



5 MIN

10 MINUTES TO MASTERY

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