



MyMarketAcademy

Understandable. Useful. Uplifting.



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.

Cute. 🍷🍷

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

REALITY CHECK

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.

KEY TAKEAWAY #1

"Please Find Your Number"

Estimate what you want to spend each year in retirement:

Say you want

\$60,000

per year

Multiply by 25

$\$60,000 \times 25$

\$1.5M

is the ballpark you're aiming for

See, I told you — you could do that math with a burrito in one hand. 🌯

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.


KEY 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. 🧠



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This is **MISTER MARKET...**

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



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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

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