

Contents

Introduction	ix
The Life Calculator™ Online Program	xiv
Acknowledgments	xv
Chapter 1 Meet Your Neighbors	1
Moving Up to Millions	5
You, Too, Can Be a Millionaire!	6
Not All Millionaires Are Equal	8
Do You Really Need a Million Dollars?	13
The Four Rules of Making Millions	16
Chapter 2 Threats to Millionaire Status	23
Why Your Life Cycle Is Not Like Your Parents'	24
It's More Than Just a Number, It's a Life Plan	36
The "Number"	36
Let's Get Started—Becoming Your Own Financial Advisor	38
Chapter 3 Click Your Way to Personal Wealth	41
The Three Es of Financial Planning	42
Power Your Future: The Life Calculator Is Your Personal Financial Advisor	43

	How to Start	47
	What the Life Calculator Will Show You	48
	Identify Your Optimum Future	49
	LifeCalculator.Net	49
	Ten Guiding Principles	51
Chapter 4	Calculating Your Odds of Disaster and Preparing for Life Changes	55
	The Dirty Dozen Adverse Events	55
	Adverse Events Planning	56
	Potential Windfalls	68
	Your Best-Case Scenario—Is It Enough?	69
	Optimum Strategies for Getting from Here to There	70
Chapter 5	It’s a Blur between Work and Play	73
	Say Hello to Phased Careers and Delayed Retirement	73
	Working to 70 and Beyond	75
	Targeting Growth Industries	78
	What Industry Sectors Show Promising Job Growth?	80
	Benefit-Rich Industries	82
	Flexible Careers	84
	Enhancing Your Skills	87
Chapter 6	Home Is More than the Place You Live	89
	Too Much Housing—A Risky Bet?	89
	Timing the Market: Cashing Out at the Peak	92
	Sometimes It Pays to Be a Renter in a Mobile Society	95
	New Kind of Commune: This Time You Want to Belong	97
	Assisted Living: What’s Likely to Happen?	99
	Bringing Your Parents Home	101
	Your Home Can Stay in the Family	102
	Berlitz Crash Course: Retiring Abroad	105
	Tax-Friendly States Beckon	107

