

Everyone – literally *everyone* -- has two lives.

Now you can ensure that your “second life” is full of abundance, joy, happiness, peace, contentment, and wealth ... even if your current life is not.

Dear Friend:

Everyone has two lives.

And no, I’m not talking about reincarnation or spirituality.

I mean that, in a very real sense, every working person has two distinct phases of life.

The first phase, which takes place from age 20 to about 60, is work: the time when you have to work for a living – whether you want to or not.

The second phase, which typically starts at age 60, is retirement: the time when you can STOP working (if you want to) and start doing exactly what you want, when you want.

That’s the “second life” I’m talking about. And it really is a second chance at all the happiness and joy you deserve ...

A “second chance” to make whatever dreams *didn’t* come true for you in your first life come true now. Whether it’s writing the Great American Novel ... traveling the world first-class ... learning to play the piano ... or gardening 5 days a week.

But for many Americans, there are two barriers standing in the way of having the wonderful “second life” they desire.

One is money. The other I’ll reveal later in this letter.

The good news is: You can remove BOTH of these barriers to your future happiness ... and make your second life everything you ever dreamed of, and everything you know you deserve.

Let me explain.

Thousands of Americans once facing an uncertain economic future now have more than enough money to enjoy to the hilt the "second life" they want.

For some of these men and women, that means having enough money to live in comfort and security, worry-free - and never working another day in their lives.

For others, it means the financial freedom to, at long last, indulge in their passion for antiques, or art, or collectibles, or gourmet dining, or fine automobiles, or other luxuries they couldn't afford when they were working to pay the bills and send the kids through college.

But ALL of these men and women - whether they want to sit back and lie in the sun, or live a jet-set lifestyle - have one thing in common:

They were all fortunate enough to discover a simple "life-planning strategy" and method that is easy to follow -- and achievable at any age, regardless of your current net worth and income.

Today these thousands of Americans have put their lives AND financial house in order - and can quit working, and take it easy, and live life on their own terms - not the boss's.

Now YOU can use the same proven plan that they followed to live your "second life" in the style you desire ...

... whether it's driving a new Mercedes every year, buying fine furniture and antiques, owning a pied-a-terre in the city, buying a condo on a golf course, or having a second home in a tropical paradise on the beach overlooking a sparkling blue sea.

And best of all, this simple, easy-to-use plan is yours to profit from for the next 30 days for FREE, when you complete and mail the Certificate enclosed.

**Live like a Wall Street wizard
on a working man's income**

For 18 years, Jordan Goodman was a Wall Street Correspondent for *Money* magazine, the top personal finance magazine in the U.S., where he wrote extensively about personal life planning and other financial topics.

"For almost two decades, I interviewed hundreds of investors and investment gurus, and slowly, a pattern began to emerge," says Jordan. "It revealed the most common financial mistakes people made that, if left uncorrected, could mean the

difference between living their 'second lives' in comfort and style - and never being able to stop working at all."

Jordan has made it his life's mission to help individuals plan for a successful financial future and avoid money worries. And he has done so in a variety of ways.

To begin with, Mr. Goodman is the author of 10 best-selling books on personal finance including *Barron's Finance and Investment Handbook*, the *Dictionary of Finance and Investment Terms*, and *Everyone's Money Book*.

For more than 8 years, he was a weekly contributor to NBC-TV's *News at Sunrise* and a daily financial commentator on Mutual Broadcasting System. He has appeared on *PBS Frontline* and *Nightline*.

A well-respected speaker on personal finance, Mr. Goodman has given workshops and speeches for dozens of organizations including AARP, Dreyfus Mutual Funds, Chase Manhattan Bank, Fidelity Investments, and Champion Mortgage.

Jordan is regularly featured on dozens of radio shows where he is heard by millions of listeners across the country. He is a weekly commentator on Public Radio International's *Marketplace Morning Report*.

Maybe because he's on popular radio shows heard by Mr. and Mrs. "Middle America" (and not Wall Street hot shots) ... or maybe because he wrote for *Money* magazine instead of some gobbledygook-packed economics journal read by Ph.D.s ...

... Jordan has a unique knack for speaking (and writing) about life and money matters in a way that makes personal finance understandable, interesting, enjoyable - even exciting!

Now, he has integrated his decades of research and writing into a comprehensive yet easy-to-follow plan that can virtually assure you of a "second life" of comfort and ease - whether you live to be 70, 80, 90, even 100 or more.

And with so many of us living so long, the average American spends one-third of his adult life in his "second life" -- which means you need an even bigger nest egg to see you through it!

Now Jordan's new Nightingale-Conant program, *How to Retire Rich*, shows you fail-safe strategies to acquire whatever level of wealth you need to live your second life the way you want to:

- 10 questions to ask to make sure you're ready to begin your "second life" ... and what to do if you're not.

- 4 deadly money myths. Fall for any one of them, and you could be working the rest of your life, regardless of whether you want to or not.
- Best financial planning tactics for young people ... for people at or near retirement age ... for those who are already retired.
- How to bullet-proof your investment strategy against another market crash.
- How to totally gain control of your spending in 3 weeks or less.
- Simple secret helps you get rid of credit card debt.
- Why Social Security can only provide for one-fourth of the income you will need after you stop working - and how to get the rest.
- A low-risk way to profit handsomely when the dollar falls against the Euro - without trading currency.
- How to get the best deals on auto and life insurance.
- How to lower your health insurance costs 20% to 50% or more -- without buying new medical coverage.
- How to get a variable mortgage rate that automatically goes down and never goes up.
- 9 keys to intelligent stock investing.
- 6 questions to ask before you buy a mutual fund.
- Common investor's mistake that can cost you a small fortune in excessive broker's commissions.
- How you can arrange your estate to avoid additional costs and estate taxes.
- Watch out for this hidden pension trap: 5 common errors plan administrators routinely make that rob you of your hard-earned wealth.
- A mortgage that has the bank paying you instead of you paying them!
- Behind the curve in building your net worth? How to catch up no matter what your age.
- 4 out of 10 Americans over age 60 experience poverty after they stop working. How you can avoid their fate.
- How to beat the high cost of inflation.
- Should you buy long-term care insurance? Surprising answer.

- The one kind of insider trading that is 100% legal - and why you should be doing it right now.
- How to take maximum advantage of hidden loopholes in the new tax laws.

Is it too late?

If you're like me, financial planning for the next phase of your life probably isn't at the top of your "things to do" list.

In fact, for many years, it was at the bottom of mine. (Running my business, being a publisher, and raising my family all came first.)

That doesn't mean I had nothing saved. Like you, I was probably already in much better financial shape than thousands of other Americans. (I say this based on the fact that 46% of adults in the U.S. have saved less than \$10,000 for retirement - and nearly one-third have not saved for retirement at all!)

But don't worry. Because no matter what your age or financial status, *How to Retire Rich* can help you:

- Put your financial house in order.
- Increase your net worth 50% to 100% or more.
- Reduce debt and other expenses.
- Get your spending under control.
- Accelerate your rate of personal savings.
- Make back everything you lost in the recent 3-year bear markets.
- Unload under-performing and high-risk investments.
- Balance your portfolio for growth and income.
- Own only the best-performing stocks and mutual funds at all times.
- Diversify asset allocation to lower your risk.
- Eliminate excess management fees, commissions, and other expenses that eat into your profits.

A big promise? Yes, and one I back up with our unconditional guarantee of satisfaction:

If you are not 100% convinced that Jordan Goodman's *How to Retire Rich* is the total solution to your lifestyle and

financial planning needs, simply return the program within 30 days and pay us nothing.

You will have gotten every bit of wisdom on planning and saving for a great second life that Jordan has accumulated in his many years as a financial reporter, researcher, and advisor - and it will have cost you not a cent. What a deal!

Nightingale-Conant is the oldest - and largest - producer of audio learning systems in the United States, with more than 2 million customers nationwide.

We are incredibly selective about who we sign on as a Nightingale-Conant author: Zig Ziglar, Brian Tracy, Tony Robbins, Deepak Chopra, Wayne Dyer. I would not have chosen Jordan Goodman to join our list of experts unless I was absolutely convinced his strategies could help you live the "second life" you've always dreamed of - and richly deserve.

**Million-dollar advice for people who
are simply too busy to think about money.**

In *How to Retire Rich*, Jordan Goodman gives you specific, actionable items you can use today to live the lifestyle you've already dreamt about tomorrow:

- Why you can't count on your employer or the federal government to take care of you - even if you have a pension and are eligible for Social Security.
- Safe alternatives to CDs that perform 4 to 9 times better.
- How to allocate your 401(k) in today's market.
- Should you pay off your mortgage? How to decide.
- Why some of today's hottest stocks are terrible investments you should stay away from like the plague.
- "Average Americans" have \$6.3 trillion in assets earning practically zero return. How to avoid this trap.
- The only investment that automatically raises its dividend every year you own it.
- An amazingly simple rule for detecting and avoiding overpriced stocks.
- The 11 biggest retirement myths - and the reality behind each.
- How to avoid paying taxes on up to \$40,000 worth of income a year.

- 10 sure-fire ways to recover after a big drop in the market.
- How to leave your heirs an estate of up to \$3.5 million tax-free.
- 6 best sources of retirement income. How many of them do you have?

Okay. So, how much time and effort does creating a winning plan and money strategy for your new "second life" take? Surprisingly less than you would think.

The 12 lessons in *How to Retire Rich* are only 30 minutes long each. That means you can listen to the entire course in just 6 hours.

As you listen, fill in the simple planning tools in the accompanying bonus *Life-Planning CD-ROM* (see flier enclosed). In just a few weeks, or even just a day if you are in a hurry, you can have a complete, practical, achievable plan for living your dream "second life" - customized for your age, income, net worth, and goals - ready to go.

And not only does Jordan show you how to put your life plan together, but he also gives you ALL the resources you need to quickly implement the plan and make it a reality: Web sites. Brokers. Associations. Investment Opportunities. Financial services firms. Government programs. And more.

But that's not all. Jordan also shows you how you can...

... Live your dream in your "second life"

Many people have dreams, but put them off because of life's responsibilities - raising a family, sending the kids through college, paying the mortgage, work, and other obligations.

Money - or lack of it - is the first barrier to living your dreams in your "second life" that Jordan Goodman's program removes.

But his program also eliminates the second big barrier, which I promised to reveal earlier. It's this: Not knowing what you really want to do in the second half of your life. That is, not having a firm objective, goal, or plan.

You see it all the time: Men and women dream of the day when they can finally stop working.

Then, when that day comes - they don't know what to do with themselves, and become bored, miserable, lonely, and depressed.

This is a fate the life-planning toolkit on Jordan's FREE *Life-Planning CD* can help you avoid.

"With retirement lasting so many years today for so many people, your retirement is literally a chance for a second life," says Jordan. "At last, you can put yourself first, and discover it's not too late to live your dreams."

Want to start your own business? Switch fields? Work in the job you always wanted? Go back and get your college degree? Jordan's retirement planning strategies can make it happen for you.

Maybe, after 40 years of hard work, you prefer to sit back and relax by the pool ... learn to speak French and live in Paris ... become more active in your church or community ... concentrate on your relationships with friends and family ... or have time to enjoy your hobbies. *How to Retire Rich* can show you how to attain these goals, too.

"There is no one 'right way,' no 'one-size-fits-all' plan" says Jordan. "In *How to Retire Rich*, I show you how to develop your own personal 'second-life plan,' customized to ensure that you achieve your ambitions, goals, dreams, and desires."

Jordan Goodman makes dreams come true!

"Thanks! I know I wouldn't be living in the mountains, my dream for a long time, if I hadn't followed Jordan's advice."

--Nancy Ment, Evergreen, CO

"Rethinking and changing how we view and use debt, we have stemmed the red tide and are debt-free except for our house. We have paid off \$10,327.96 and have started a real savings account. Thank you so much for all you do!"

--Laureen Zisa, Portland, OR

"While I'm only 26, Jordan Goodman's suggestions have given me ideas on how to start preparing for retirement today. With these tips, I'm well on my way to achieving my goal of retiring at an early age."

--Jamie Nicholas, Lawrenceville, NJ

"I retired from Hewlett-Packard after 33 years in engineering. Nothing I had ever done in my career could have prepared me for the transition from working to living off my savings."

"Jordan [provided] concrete suggestions on how to invest my retirement nest egg. His advice about diversification has kept me sane in this up and down market. I now sleep well at night."

Jordan is a wealth of useful knowledge, dispensed with compassion and humor."

--Howard Abraham

"Having someone like Jordan around to provide solid financial advice is a wonderful thing. Your advice helped me pick the right time to consolidate, and showed me that loan consolidation is a great monetary move when done right."

--Sue Schreiner, Avon Lake, OH

"Jordan helped me realize that no matter what my financial situation is, there really can be a light at the end of the tunnel. And as long as I remember that I am in control, it will get closer and brighter every day."

--Darla Hubbard, Redmond, OR

Through his organization, Jordan provides life-planning and personal finance advice to his private clients for a fee of \$3,000 a year. By requesting a 30-day preview copy of *How to Retire Rich*, you can get the same advice and resources Jordan gives his private clients -- absolutely FREE!

Use it FREE for 30 days!

According to the U.S. Social Security Administration, 98 out of 100 Americans need financial assistance after they stop working. Happily, the thousands of people who follow Jordan Goodman's advice are going to join the 2% of Americans who are financially independent for life.

To preview Jordan Goodman's *How to Retire Rich* FREE for 30 days, just complete and mail the enclosed reply form.

When the material arrives, simply pop the *How to Retire Rich* CDs or tapes into your player. Discover everything you need to ensure a comfortable, financially secure future ... as you drive to work or do chores around the yard. No need to take a course, hire expensive consultants, or even crack a book. Just listen and learn!

If you're in a hurry, you can listen to the entire program today, and have your personalized second-life plan in hand by tomorrow.

Either way, *How to Retire Rich* eliminates the excuse, "I just don't have time to think about my money."

Then, if you are not 100% convinced that Jordan Goodman's investment strategies will bring you the "second life" of your dreams, just return the *How to Retire Rich* CDs or audiotapes within 30 days.

It will have cost you nothing. And you can keep the bonus *Life-Planning CD-ROM* free with our compliments.

For your risk-free 30-day preview copy of *How to Retire Rich*, simply complete and mail the enclosed reply form. Or call toll-free **800-525-9000**.

Ten, fifteen, or twenty years from now ... when you're sitting on a white sandy beach, staring at a sparkling ocean, sipping a pina colada as the sun sets on the waves and graceful sailboats glide across the horizon ... you'll be glad you did.

Sincerely,

Vic Conant, President
Nightingale-Conant Corporation

P.S. Remember, reply now and you get a FREE bonus gift, Jordan Goodman's *Life-Planning CD-ROM*. See the enclosed sheet for details.