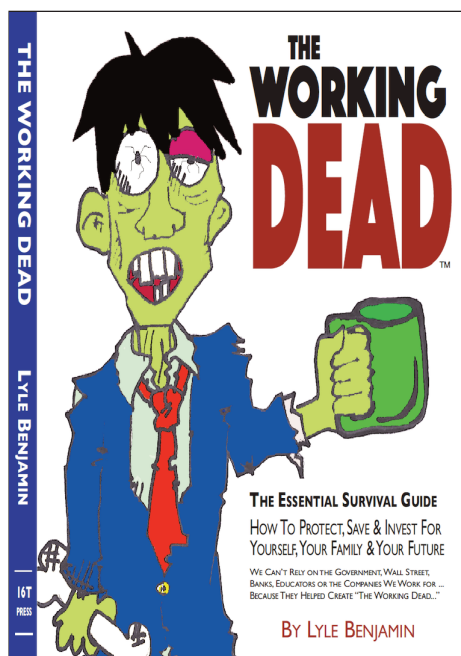


THE WORKING DEAD!

The Essential Survival Guide On How To Protect, Save & Invest
For Yourself, Your Family & Your Future



■ Summary: This book helps people:

- 1) understand why this country is in a financial crisis and how Universities, Companies, Banks, Wall Street, & Government profit from it
- 2) learn important financial concepts that are not being taught on any educational level
- 3) analyze where they are financially
- 4) set their personal and financial goals & dare to dream again
- 5) with proven programs that give them the foundation to become financially independent

■ Testimonial: "The best financial book since 'Rich Dad, Poor Dad!'" — Sheng Shueng, Ph.d Economics, M.S. Family Studies

■ A Critical Need:

- 71% of all Americans don't believe they will be able to fully retire
- The average family has over \$10,000 in credit card debt
- 50% of your annual 401k income may go to the gov't as taxes increase

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EDUCATING COMMUNITIES ON SAVINGS, DEBT, LEGAL, MONEY, INCOME • 212 213-0257

READERS LEARN HOW THE GOVERNMENT
CAN HELP PAY FOR THEIR RETIREMENT
(AND IT'S NOT SOCIAL SECURITY!)

LEARN THE SECRETS BANKS & WALL STREET DON'T WANT US TO KNOW!

Regardless of Your Education, Income or Success, Most People:

- ☒ Don't understand how money works
- ☒ Earn a low rate of return on their money
- ☒ Spend too much of their monthly income
- ☒ Are drowning in debt
- ☒ Pay too much in taxes
- ☒ Have little money for emergencies
- ☒ Won't meet their retirement goals
- ☒ Won't be able to fund children's college education
- ☒ Don't have proper insurance protection
- ☒ Don't have Long Term or Chronic Care protection
- ☒ Will have to work long after they should be retired
- ☒ Will fail to leave a positive financial legacy
- ☒ Will fail to achieve the "Quality of Life" they desire

Readers Get All The Tools They Need To Properly:

- ✓ Build for Retirement [401K, 403B, 457 is NOT the answer!]
- ✓ Fund Your Children's College Education [529 is NOT the answer!]
- ✓ Reduce the Effects of Inflation [Banks are NOT the answer!]
- ✓ Build Wealth Tax-Free thru IRS Code [Stocks NOT the answer!]
- ✓ FREE "Legacy Building Workshops" Call Publisher To Schedule

Sample Chapters:

- > Why You Should Spend More Time Planning for Your Retirement Than You Spend Watching a Movie.
- > The Failure of Our Institutions: The Big Lie & The Secret Why.
- > The Bust of Our 401k, 403b, 457 Retirement Plans.
- > The Biggest Check You Don't Want to Get at Retirement.
- > Tax Now. Tax Later. Tax Never? Never Heard of it!
- > Unlocking the Swiss Army Knife of the Financial Services Industry.

The Essential "Money Book" That Everyone Needs To Read Regardless of Their Income!

■ **Comparable Titles:** "Think & Grow Rich" Napoleon Hill • "Rich Dad, Poor Dad" Robert Kiyosaki • "The Retirement Miracle" Patrick Kelly

■ **Author:** Lyle Benjamin (BA, University of Florida) has been writing and developing self-help programs for over 25 years. Benjamin is the Founder of the 501(c)3 Not-for-profit Organizations, "16 Things Kids Can Do" and "Planned Acts of Kindness" which provide financial literacy and planning programs to schools, faith-based & non-profit orgs, govt. agencies and businesses. Benjamin is a licensed Financial Advisor and is the creator of the financial literacy & planning program: "Money Matters Mastery."

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