

RETIRE RICH WITH RENTALS

How to Enjoy Ongoing Cash Flow from Real Estate...
So You Don't Have to Work Forever

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A SCARY PICTURE

Take a moment and think about your future.

Picture yourself 10-20 years from now. What does life look like? What is it you'd like to be doing? What do you want to accomplish?

If you're like most people, then you probably have a long list of plans for the future. Children get older and need to go to college. Parents get older and need to be cared for. You might like to take a few vacations and travel around a bit. You'd probably also like to retire someday.

Now, think about your financial situation. Will you be able to make these dreams a reality in time?

You might feel a small twinge of panic when thinking about your *financial* future. We know we'll need money to live our lives to the fullest, but that seems to be getting harder and harder to accomplish.

The truth is, countless people just like you are realizing they won't have the money they need to live the life they want.

These people won't be able to retire. They may not be able to send their children to school and they won't be able to help their parents when the time comes.

One by one, they start removing things from their list of dreams until the only one left is *survival*.

When someone reaches that point, a sudden and unexpected problem can send them over the edge. I know this all too well, as you will soon find out.

Why does this happen?

This is happening for a few different reasons. One of the biggest is that people are living longer than ever before. While this may sound like a positive change, it's creating an interesting problem...

People are now outliving their money.

Someone may have planned for retirement but, when the time comes, they soon realize they can no longer afford it.

One major factor behind this is the fact that inflation is driving the cost of living through the roof. Every year, it gets more expensive to do even the most basic things.

Everything from groceries to electrical bills will cost more in the future. If you had planned for retirement 20 years ago, those plans are now well out of date. What would have been enough to retire on only a few decades ago is now not even enough for a few years.

Compounding the issue is the fact that people are retiring for much longer than they used to! With extended lifespans

comes extended retirement and many people are simply out-living their money.

In the past, our parents relied on pensions and social security to help ensure their ability to retire. These worked well for them but the same is not true for us.

It was a lot easier to save for retirement when the average worker retired at age 62 and the average life expectancy was 66.

Today, thanks to medical advances, people are living to 80 and beyond.

Pension plans and social security were simply not set up to take care of people for that long. And those plans weren't set up to cover the massive baby boomer population that is just now starting to retire.

As a result, many companies have done away with pensions altogether and social security will probably not be around when you need it.

Where does that leave you?

You Are On Your Own

IRA's and 401k plans were put in place to off-set the loss of pension plans. How are they working for us?

We have been told that if we set aside money in mutual funds, IRA's and 401k's, our retirement will grow steadily over time. Most financial planners remind us there will be ups and downs in the market.

But they say it's a *long-term* investment, so ignore the downs because by the time you're ready to retire, your money will have compounded significantly over the years.

Unfortunately, history does not substantiate this theory. It's only true if you time your retirement when the stock market is up.

The Dow Jones Industrial Average hit an all-time high in October of 2007, closing at 14,164.43. This would have been a great day to retire and take out all your chips.

18 months later, the Dow dropped to 6,594.44. If you retired then, you'd find only half a nest egg waiting for you when you needed it.

You simply can't continue to use outdated financial advice if you hope to be able to afford 10, 20, or even 30 years of non-income producing years.

Don't you want a financial plan you can depend on? Wouldn't you sleep better if you knew your hard-earned savings couldn't disappear over night?

A New Solution

The old methods of saving, relying on company benefits, and trusting the government to keep its promises no longer work. Everyone is beginning to realize they will need a new solution—a new investment strategy—if they want to fulfill their dreams.

Within these pages, you will find a new solution. It may sound familiar, but the way I approach it is unique and proven to be effective. This will work for nearly anyone. It doesn't matter how busy your schedule is or how much money you might have right now.

The book you're reading is not a get-rich-quick scheme. I'm not promising anything will happen overnight. What I am promising is that if you apply what you learn in this book, remain dedicated, and keep your mind set on your goals, you will be able to have everything you want out of your retirement.

You can trust me when I say this because I truly do understand your situation. I know what people are going through.

I know what it's like to worry about the future because I've been there.

My Story

My husband, Rich, is an adventurer. He jumps out of airplanes, climbs 5000 foot rock walls, and surfs hurricane waves. He even competed in the very first X Games in bungee jumping. He's strong, tough, and brave. I never thought anything could stop him.

That is, until one day.

Rich noticed a freckle on his leg that seemed unusual so he went to the doctor to check it out. He came back with a diagnosis of melanoma.

Melanoma is a very deadly and fast-moving form of skin cancer. If it's not caught in time, it will spread quickly to other organs.

The doctor wanted to see if the cancer had spread so he put Rich through a CT scan and ultrasound. Both showed four growths on his liver.

The doctor was very concerned. He told Rich that if the cancer had indeed spread to his liver, he likely had only a few months to live.

We were in shock.

How do you prepare for such devastating news? Rich and our two young daughters were my whole life. I couldn't believe this was happening. There is no way to prepare for the news that someone you love is going to die.

To make matters worse, he was also the sole breadwinner for our family.

Not only was I completely unprepared emotionally for this news, we weren't financially prepared either.

I had owned several businesses before I met Rich, but I had sold them to be a stay at home mom when we started our family. I quickly realized that I no longer had the experience or connections needed to take over the role of providing for my own family.

I didn't know how to get a job that would pay enough to cover our \$4000 mortgage and other expenses. I couldn't fall back on my parent's because they only had enough set aside for their own retirement.

We had done as we were instructed, and had saved 10% of our our earnings in an emergency savings account, and put another 10% in retirement funds. But now when we needed it, there simply wasn't enough available to carry us for long.

It felt like I was staring into oblivion.

My dream life had suddenly turned into a nightmare.

A Light

I fell into despair, but not for long.

First of all, I refused to believe that a tiny freckle would bring my big, strong husband down. But I did want to give him the time-off he needed to take care of himself and get healthy.

I became absolutely determined to find a way to make money, and not just enough to keep our home and pay off our medical bills.

I wanted to become truly wealthy so that we would never have to feel financially strapped again. The problem is, I had no idea how to do that. Most of my friends were living pay check to paycheck (albeit large paychecks), so they were of no help.

I'm a big believer in leveraging what you're already doing and what you know you're good at.

At the time, I was hosting a radio show called The Edge. I had a Bachelor's degree in Broadcast Communications and had worked in the newsrooms of ABC7, KTVU and CNN.

When I became a stay-at-home mother, I kept this little radio gig for fun and to stay connected to the industry. I didn't get paid to do it, but I loved it.

The purpose of the show was to help push people to do more, to learn more, to earn more. That's why I called it The Edge.

I decided to shift the show focus and use it as a resource for learning how to become wealthy. I was absolutely determined to figure it out!

I focused on interviewing self-made millionaires to learn their secrets to success. I figured if they could do it, so could I. I just needed to learn how.

What I discovered was that every single person I interviewed had taken a different approach to money than anyone else I knew. They focused on creating real, sustainable wealth using the money they had to make even more money. They did this by investing in income producing assets.

I didn't really even know what an income producing asset was at the time. But I quickly learned.

An income producing asset is like Jack and the Beanstalk's goose that lays golden eggs. It's something that pays you month after month, whether you are working or not. I really liked this idea because I wanted to continue to be a stay-at-home mom.

I decided to get to work. I was so dedicated to the idea of being able to make money and still be available to my family that it didn't really feel like work. I just dove in and learned everything I could get my hands on.

I interviewed as many self-made millionaires as I could find. I read their books, attended their workshops, stayed up late and worked on the weekends.

The dread I felt during those few months when I wasn't sure if my husband would survive gave me the extra energy and

drive I needed to take full action. I *had* to take control, to steer my life in the direction I wanted and I had to do it fast.

Fortunately, the doctor was wrong about Rich! The four growths on his liver turned out to be benign. After all the melanoma was cut out and removed, he was found to be 100% cancer-free. Hallelujah!

But that period of terror helped push me to become what I am today.

Ten years ago, I was a stay-at-home mom who rarely thought about business.

Now we own millions of dollars' worth of income-producing property. Rich and I own and run Real Wealth Network, an investment club with 16,000 members worldwide and growing. My radio show, now called The Real Wealth Show, has listeners in 27 countries.

Beyond Success

The effort I put into my own life paid off, but it was the work I did with others that really made people take notice. It had become my passion to help people learn the secrets of the wealthy that changed my life.

Over time, I had been able to help so many people build and protect their wealth that I started getting invited to discuss the matter on different media outlets.

What I had learned was so valuable that I soon became a regular on Fox, CNBC, CNN, ABC, NPR, and KSFO's Money Matters with Greg O'Donnell.

Goldman Sachs noticed what we were doing and named me one of the 100 Most Intriguing Entrepreneurs two years in a row.

I soon realized the information I had gained was like closely-guarded trade secrets. Most people have simply never looked at money the way these millionaires did and I was able to enlighten them with a new way of thinking.

The information was so powerful that just by relaying what I had learned, I was able to change people's lives.

It worked so well that simply by trying to provide for my family and help others at the same time, I became a valued expert in the field of wealth creation.

Over the years I've made a lot of money. I've also helped others make more money than they imagined possible. Even through all of that, however, I never forgot what it was like sitting in that doctor's office and feeling my world come crashing down around me.

It's something I'll ever forget.

That's why I've made helping others into my lifelong and continuing mission. No one should ever have to feel the way I did.

No one should have to wake up one day and think their dreams are impossible. I want you to live your life fully and enjoy every moment of it. After all, it can end up being shorter than any of us thought.

That's why I wrote this book.

You will learn how to own a golden goose, without having to climb a beanstalk and steal from a sleeping giant! You will

learn how to have that golden goose create more magical money-making geese that will pay you well into your golden years. And when you are done with them, you can pass them on to your heirs.

If you want to stop worrying about your future, if you want to do the things you've always dreamed of, if you want to make sure you can provide for your family, then turn the page and discover what I found to be the best retirement strategy of all.

Chapter 1 Checklist:

- ◆ Most Americans have plans for the future (retirement, college, travel, etc.), but whether these dreams will be met in time is uncertain.

- ◆ The cost of living is increasing, people are living longer, the stock market is unpredictable, and you can no longer count on most employers to provide a retirement income to live on.

- ◆ Through long-term planning and investing in passive income-producing assets, people can once again take control of their financial lives.

We invested in 6 properties so far, and the income pays for two kids in college! Once they are out of college, it will convert to retirement income. I also invested in the Portland deal through an IRA.

We purchased a small self-storage business recently, and plan to use the income to purchase more properties, so we will be shopping again most likely next year.

I've gained so much from your network, and have always enjoyed the seminars of the turnkey real estate in different areas. I value that you vet the companies before they come to speak, and I have listened to the podcasts of events I couldn't attend.

Thanks!

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