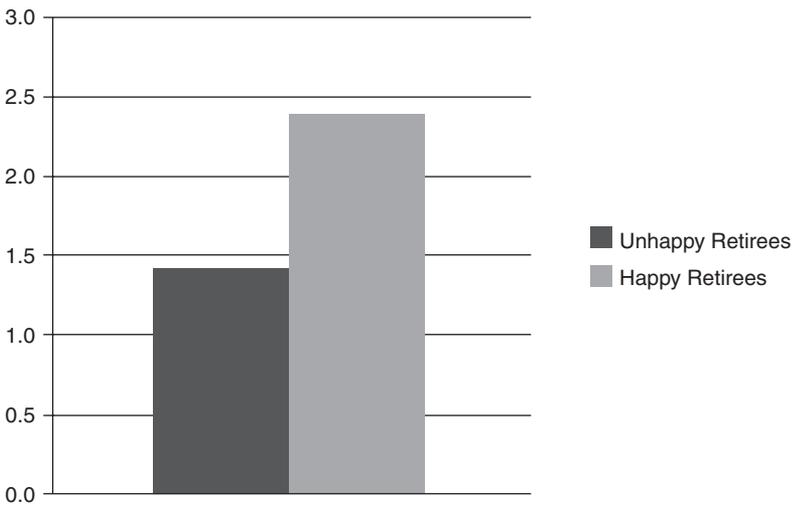


**YOU CAN
RETIRE
SOONER
THAN YOU
THINK**

Supplimental Graphs

Illustration 1.1 Average Number of Vacations per Year



Once a year, happy retirees are out rock-climbing in the Grand Canyon or swimming with sharks in Aruba, while their unhappy friends are stuck at home, reading.

Illustration 1.2 Happy Retirees' Number of Income Sources

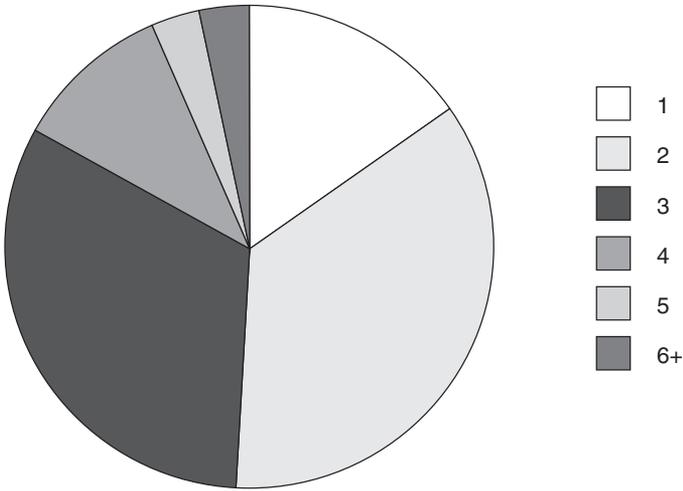
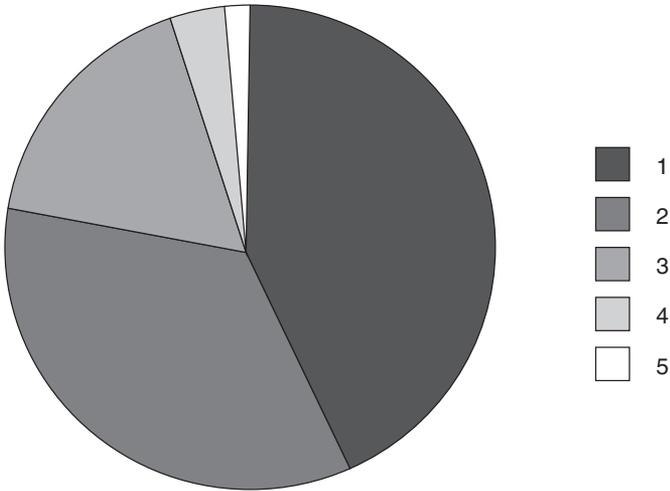
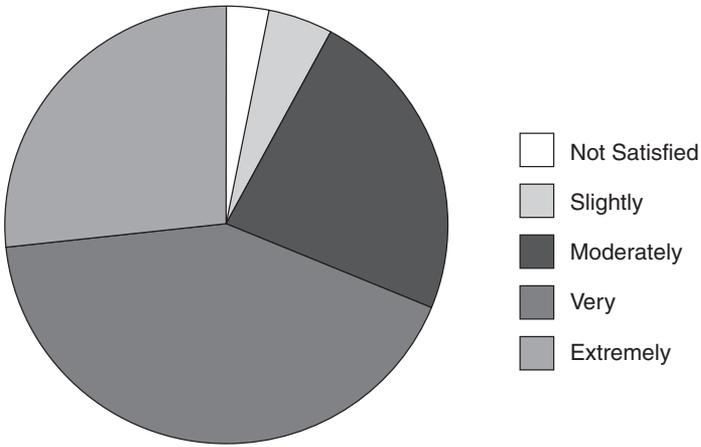


Illustration 1.3 Unhappy Retirees' Number of Income Sources



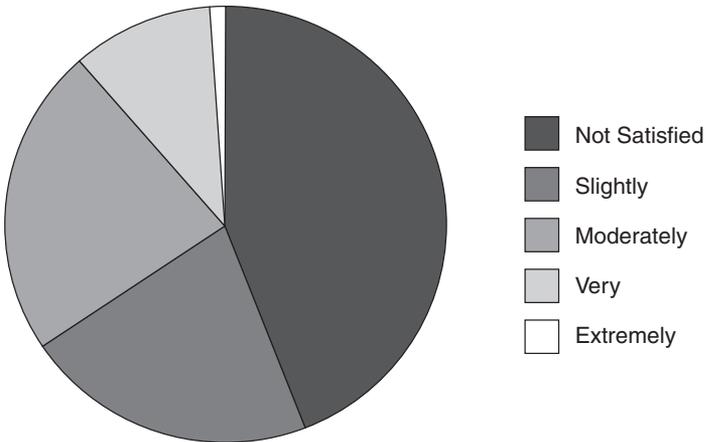
The vast majority of happy retirees have two or three income sources, while the majority of unhappy retirees have one or two.

Illustration 2.1 Happy Retirees' Levels of Satisfaction with Retirement Planning



As you can see, the majority of happy retirees are either very happy or extremely happy with the planning they have done.

Illustration 2.2 Unhappy Retirees' Levels of Satisfaction with Retirement Planning



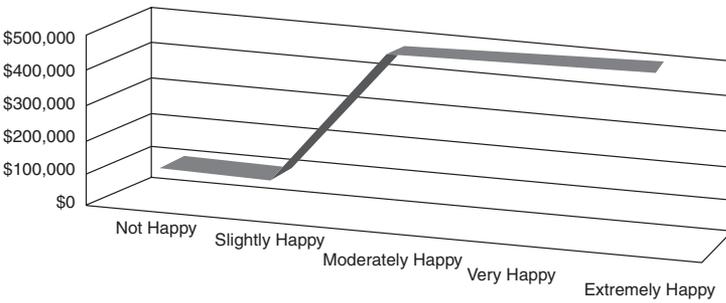
Compare this to the unhappy camp, where almost half of retirees are not satisfied at all.

Illustration 3.1 Happiness by Spending Level (Mean)



As you can see from the graph, the plateau effect is on full display here. After a certain point, spending more does little to increase happiness levels.

Illustration 3.2 Happiness by Liquid Net Worth (Median)



You can see that \$500,000 is an important inflection point for moving from the unhappy group to the happy group, but after that, not much changes.

Illustration 4.1 Happy Retirees' Number of Core Pursuits

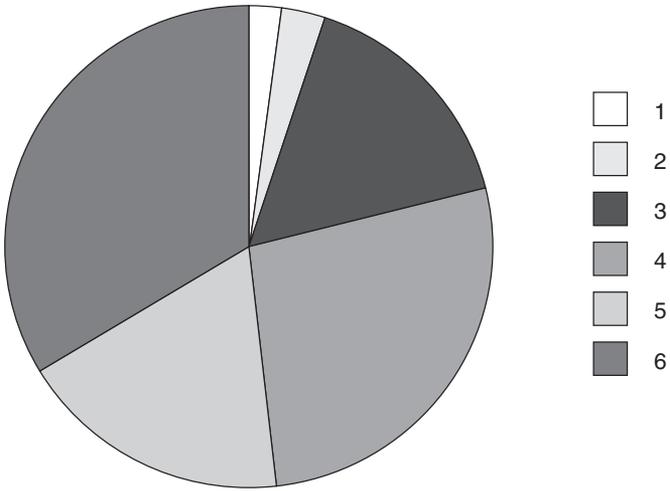
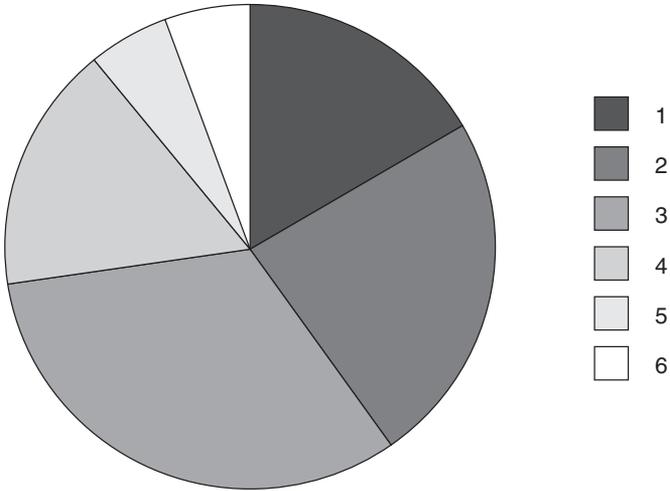
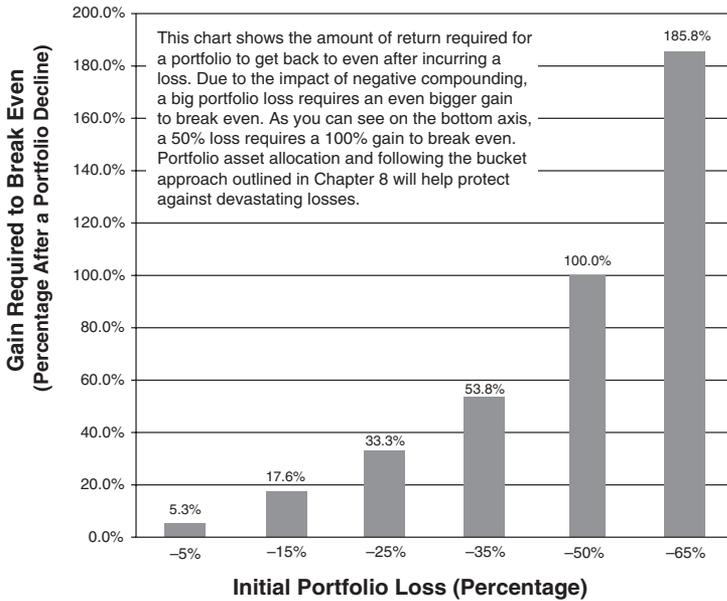


Illustration 4.2 Unhappy Retirees' Number of Core Pursuits



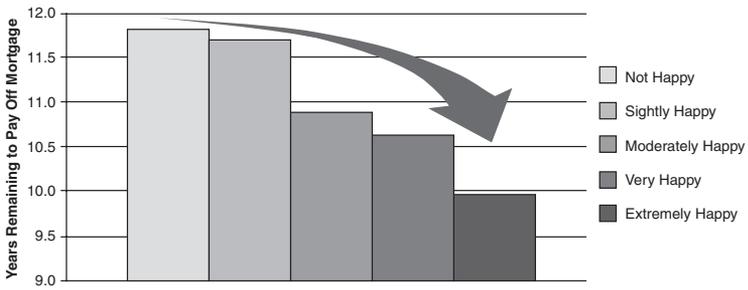
Learn from the happy retirees: have three core pursuits—at the very least!
Even better if there are four or five activities you love.

illustration 5.1 The Arithmetic of Loss



Every time your portfolio suffers a hit, your loss is compounded, making it increasingly difficult to recoup the money you've lost.

Illustration 6.1 Years Until Mortgage Is Paid Off (Mean)



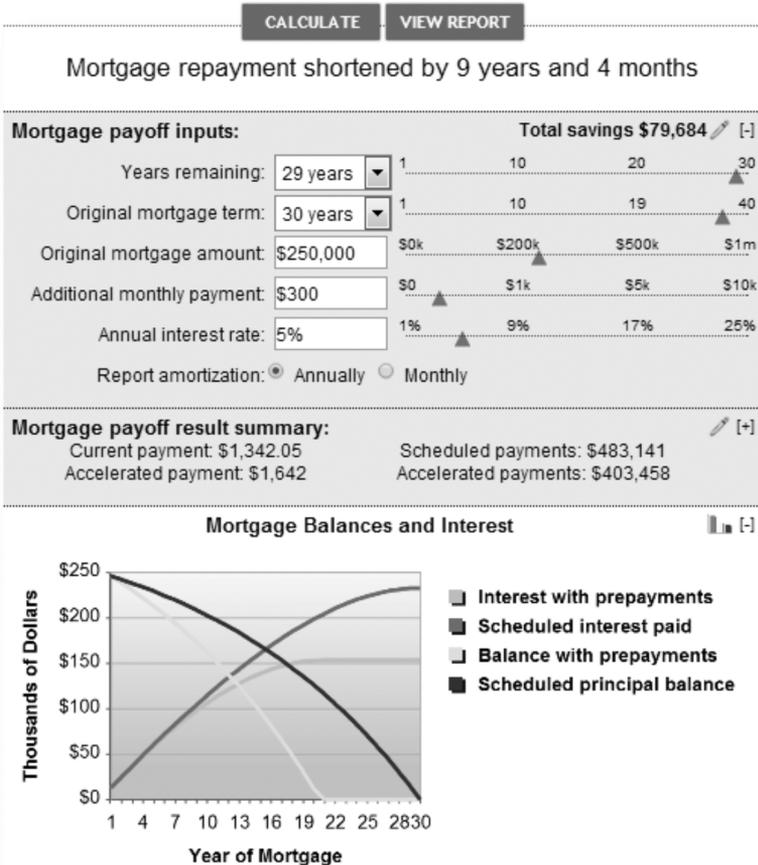
As you can see, the fewer years retirees have left on their mortgage, the happier they tend to be.

Illustration 6.2 Bankrate Early Mortgage Payoff Calculator

Mortgage payoff calculator

Calculate your payment and more

How much interest can be saved by increasing your mortgage payment? This mortgage payoff calculator helps you find out.



By adding \$300 to his monthly payment, Morty shortened his repayment by nine years and four months. He got a whole decade of his life back!

Source: Bankrate.com, N. Palm Beach, FL, 2014

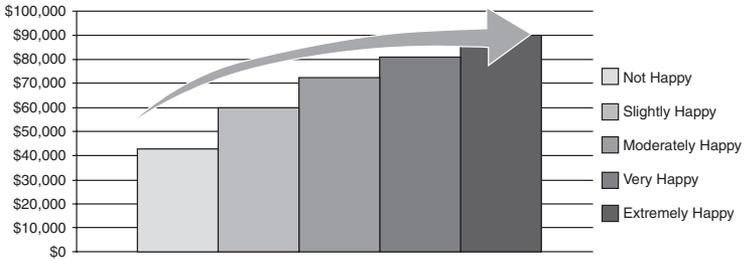
You Can Retire Sooner Than You Think | Supplemental Graphs

Illustration 7.1 Turning \$10 into \$20 Using Two Very Different Approaches

All Growth Example	Beginning	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Stock ABC												
Stock Price	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20	\$20
Dividends	0	0	0	0	0	0	0	0	0	0	0	\$0
												\$20
All Income Example	Beginning	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Stock XYZ												
Stock Price	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Dividends		\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$10
												\$20

In this example, both all-growth and all-income investing get you to the same result—your \$10 has become \$20—but you get there in very different ways.

Illustration 7.2 Happiness by Current Income (Mean)



It probably won't surprise you to see that higher income equates to more happiness. But look more closely, and you'll see the plateau effect as happiness levels off.

Illustration 7.3 Peak Annual Earnings for Each Happiness Level

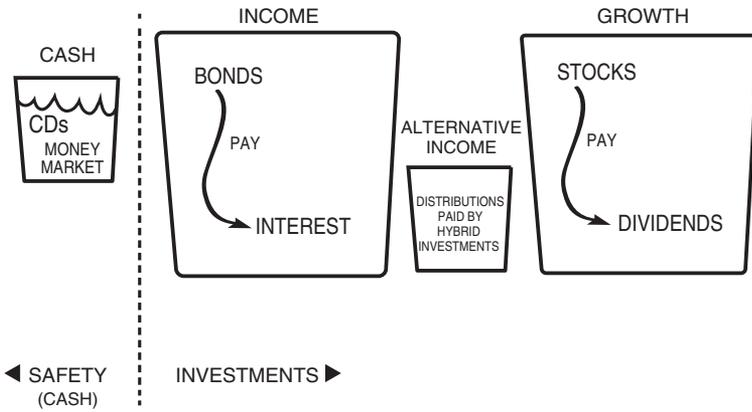
Happiness Level	H5	H4	H3	H2	H1
Peak Annual Earnings	\$104,268	\$95,795	\$85,385	\$81,034	\$65,300

Happy Group Average
\$97,869

Unhappy Group Average
\$77,522

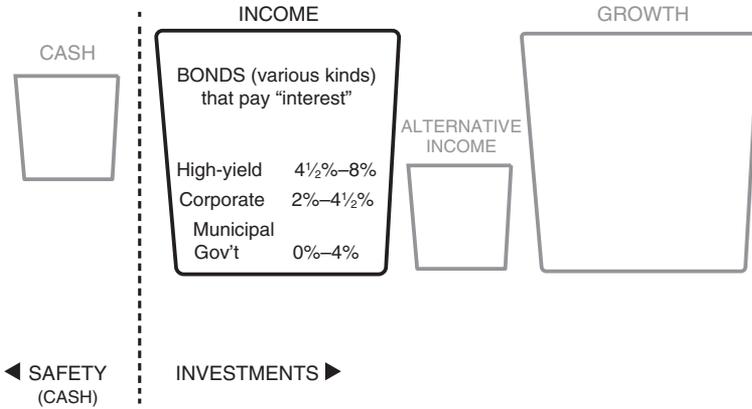
This data reflects the “peak income” of people who are within 10 years of retirement or in retirement currently.

Illustration 8.1 Beginning Buckets, Overview



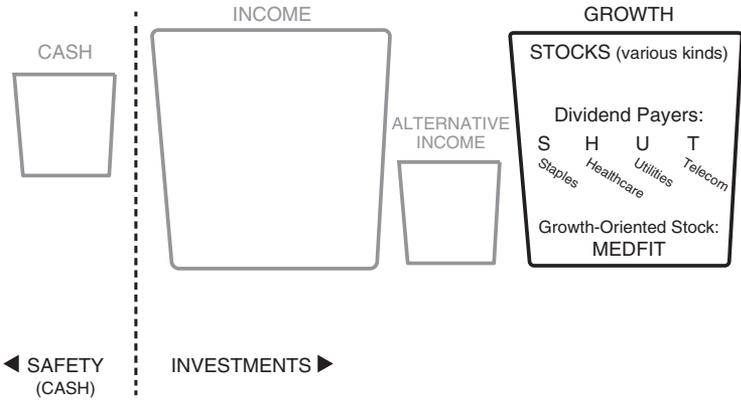
These are the only four places your liquid money can go.

Illustration 8.2 The Income Bucket



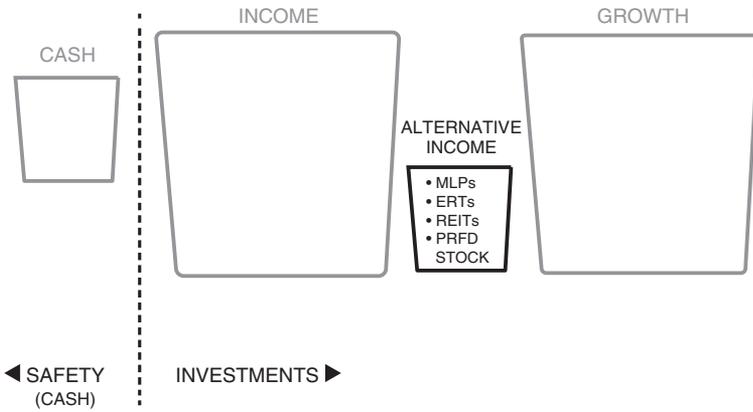
Here's a closer look at the income bucket.

Illustration 8.3 The Growth Bucket



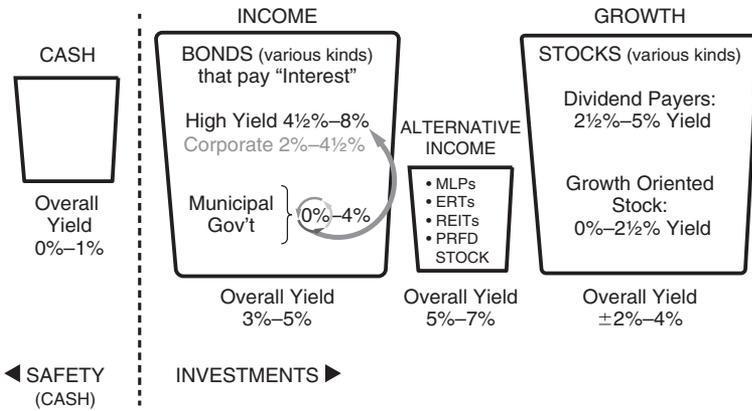
Here's a closer look at the growth bucket.

Illustration 8.4 The Alternative Income Bucket



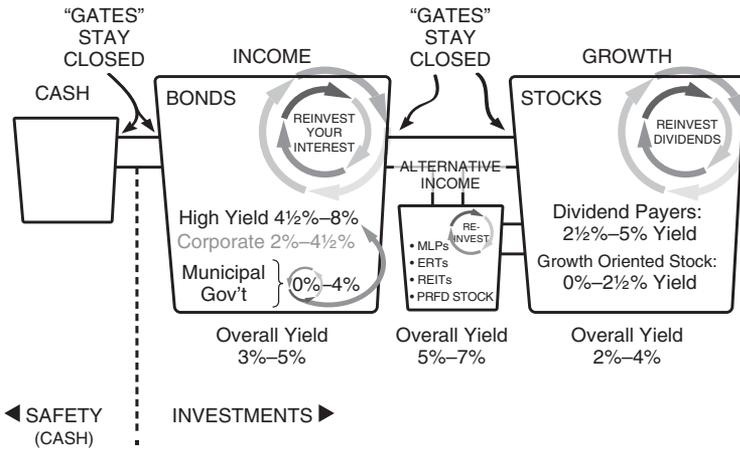
Here's a closer look at the alternative income bucket.

Illustration 8.5 All Buckets with Approximate Yield



Here you'll see each bucket with its approximate overall yield beneath it.

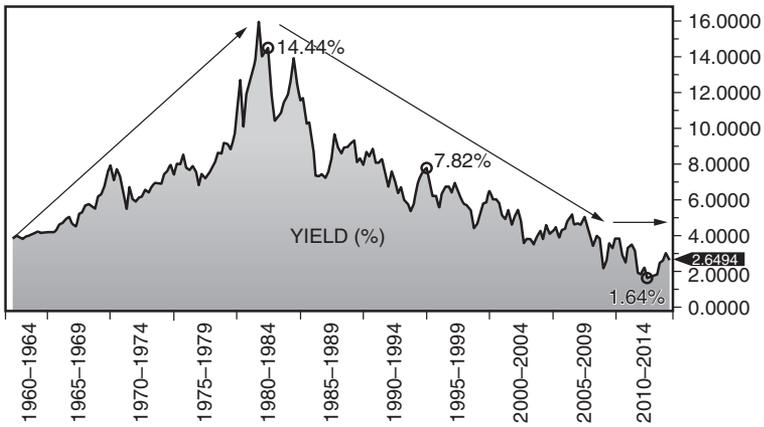
Illustration 8.7 All Buckets with Approximate Yield, and “Gates Closed”



Buckets if you **don't need** the income/cash flow today

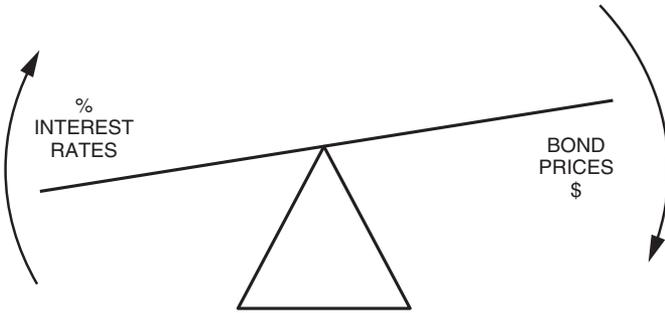
This diagram shows all the buckets with approximate yield and the pipeline “gates closed” with the reinvestment feature in full effect.

Illustration 9.1 10-Year Treasury Yield Chart 1960–2013



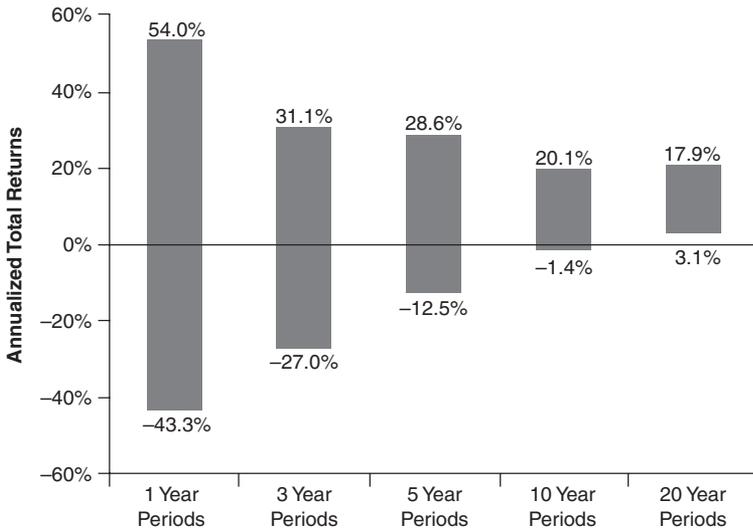
This graph charts the 10-year Treasury rate from 1960 to 2013. Rates rose from the 1960s to 1980 (14 percent) and fell from 1980 to the present. Now interest rates are moving sideways to higher.

Illustration 9.2 Bond Seesaw: The Inverse Relationship of Bonds and Interest Rates



You could make out really well or be ruined financially—it all depends on which side of the seesaw you're sitting on.

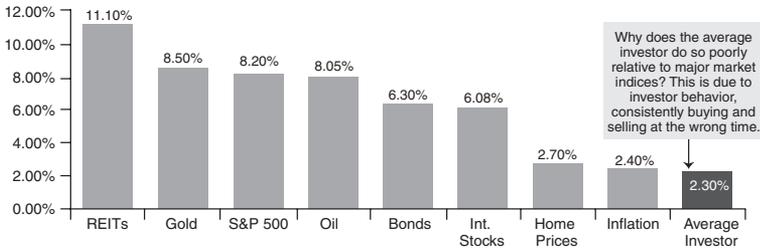
Illustration 9.3 Best and Worst Possible Investor Returns



This chart shows the range of S&P returns over 1-, 3-, 5-, 10-, and 20-year holding periods.

Chart created by Strategas Research Partners. Used with permission.

Illustration 9.4 The Behavioral Effect on Investor Returns



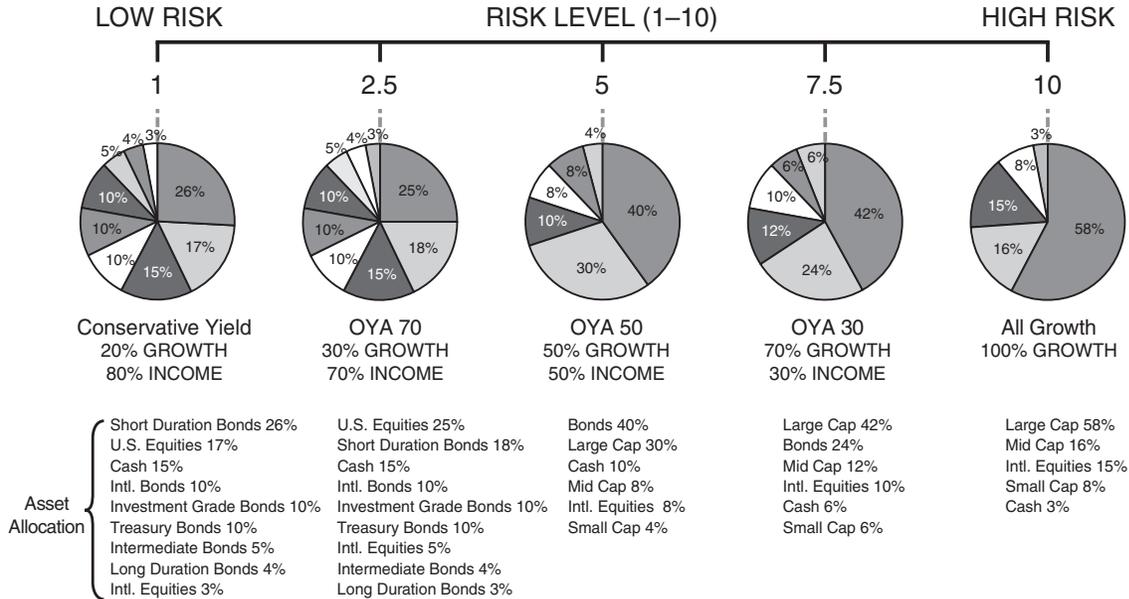
Source: Bloomberg, LP

Past performance is not a guarantee of future returns. The indices used for these returns are not able to be directly invested into. REITs: FTSE NAREIT Equity Index. Gold: Gold spot price. Oil: WTI Price. Bonds: Barclays US Agg Total Return index. Intl. Stocks: MSCI EAFE index. Home Prices: Existing home sales median price. Inflation: CPI. Each of these investments carries risk and the risks may differ between the specific type of security.

This chart, published by Capital Investment Advisors (using market data and research from DALBAR), depicts 20-year annualized returns between 1993 and 2012.

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Illustration 9.5 Wes Moss Risk Continuum



These pie charts show you five examples of different percentage amounts, on a range of preferred risk from 1 (very conservative) to 10 (very aggressive). Pie #1 is a very conservative example (1), Pie #2 is moderately conservative (2.5), Pie #3 is moderate (5), Pie #4 is moderately aggressive (7.5), and Pie #5 is fully aggressive (10).