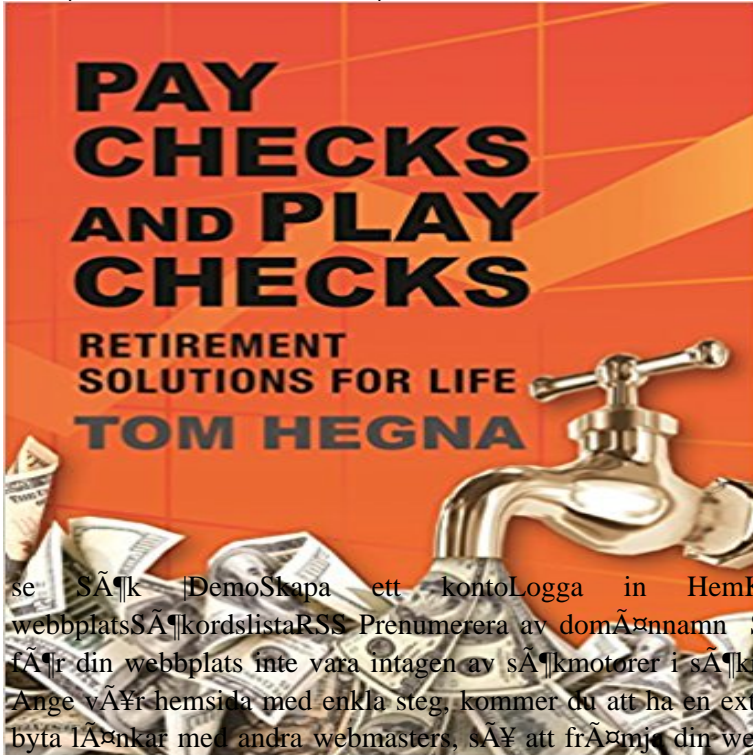


# Paychecks and Playchecks: Retirement Solutions for Life



If you ask 50 different financial advisors, you will get 50 different opinions about how to plan for a secure retirement. Their opinions are likely to be sub-optimal. Instead of offering you his opinion, Tom Hegna lays out for you the math and science behind a very simple retirement solution. It is so simple, that you will probably ask yourself, Why doesnt every financial advisor know this?

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