

# PEACEFUL *Retirement* P L A N N I N G

How To Plan Towards *A Wealthy,  
Healthy, Wise and Peaceful Retirement*



# **Peaceful Retirement Planning**

*How to Plan Towards A Wealthy,  
Healthy Wise and Peaceful Retirement*

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## **INTRODUCTION**

Do you have a plan for retiring Wealthy Healthy and young?

Most people do not make plans towards financial independence in their golden years and end up being broke. In a recent survey only 1% of retirees were financially independent and wealthy and a measly 4% had enough to meet their basic needs. The majority of retirees had to depend on money from family or the state to stay above board. Below is the statistics

### **Out of 100 people that start working at age 25, by age 65**

- ◆ 1% are financially independent & wealthy
- ◆ 4% have enough money to meet basic needs
- ◆ 22% are still working (cannot afford to quit)
- ◆ 45% depend on family for survival
- ◆ 28% depend on state pensions, Social Security, friends or charity

With the economy in free-fall and the government struggling to pay its own debt, we can no longer depend on our family or the state to support us in old age. We must plan carefully years in advance if we're to enjoy a rich and rewarding retirement. No one's going to bail us out. We have to look after ourselves.

In this book, you will learn the Peaceful Retirement Strategy, a set of four plans that will enable you to take control of your future and retire wealthy, healthy, young and wise even if you haven't made any provision for retirement yet. These proven, effective plans are simple to follow and easy to implement. I know, because these are strategies that I have given clients for years. They've worked wonders for them and they can work wonders for you.

## The Peaceful Retirement Strategy

The four plans are:

- **The Personal development Plan** that will empower and build you with the skills and mind-set you need to manage your money, your time and your relationships
- **The Wealth Building Plan:** guaranteed to make you wealthy and financially independent in retirement.
- **The Healthy and Fit for Life Plan:** proven to equip you with a sound mind in a sound body in old age.
- **The Wisdom Plan** that will give you peace of mind in your golden years and sustain you spiritually during your last years.

You can never start planning for retirement early enough. The earlier you start, the easier it will be to enjoy wealth, health and wisdom in retirement.

But it's also never too late to start planning for retirement. Even if you're well into your forties and you haven't yet made any provision for your retirement, you can still attain happiness and wealth in your golden years with the Peaceful Retirement Strategy.

Let's go over the plans in this Retirement Strategy

## THE PERSONAL DEVELOPMENT PLAN

The Personal development Plan prepares you mentally for the shift, equipping you with the skills and mind-set you need to manage your money, your time and your relationships when planning your retirement.

The Personal development Plan is divided into four parts: Mind-set, Money Management, Time Management and Relationship Management. Let's go through each of them in turn.

### The Mind-Set Plan

To plan towards a rich retirement, you must adopt the right mind-set in advance. You need to:

- **Think Positively.** Positive thinking is essential for happiness at any stage of life. But it's especially important when you move from a hectic working life to retirement and suddenly have a lot of time to think.
- **Set goals for financial freedom in retirement.** As you get closer to retirement, you don't want to feel unprepared for your new financial situation. Set financial goals far in advance of retirement and you'll know how to cope when you stop receiving a regular paycheque.
- **Have a grateful heart.** Be grateful for everything you've received in your life and career. Treat what you have as gifts. Once you've retired there'll be no point living in regret at the things you didn't do or didn't get. Appreciate what you have now.
- **Cultivate a peaceful, quiet environment.** You'll only achieve your retirement goals, if you have a quiet and peaceful environment in which to think. It is therefore

very important to create space where you can think and relax undisturbed by people or noise.

- **Adopt an abundance mentality.** This means believing that there are enough resources and success available for everyone. Don't feel you're in competition with everybody. This will make you feel isolated and lonely.

You can go to [www.MyVisionToReality.com](http://www.MyVisionToReality.com) for more information on Personal development strategies.

## The Money Management Plan

When you're earning a regular salary, managing your money is fairly straightforward. You know exactly how much is coming in each month and, since you have a regular schedule, you've usually got a good idea of how much is going out each month too. But when you retire things can be very different. You may not have money coming in regularly each month and without a regular schedule, your monthly outgoings may vary a lot. It's important that you learn how to manage your money carefully before retiring. There are six things that you should do so that you'll be ready and able to manage your finances in the lead-up to and during retirement:

1. **Value money.** In retirement we can forget how hard it is to earn money. Learn to value every penny that you have and always look for the best deal before you buy anything. You have the time in retirement to shop around, so don't throw your money away.
2. **Make money.** Learn all the ways in which you can make money without a regular salary. You need to think of new ways to earn money in retirement.

3. **Save and Invest money.** To enjoy a prosperous retirement, you have to start saving for it now. Learn how to invest your money wisely.
4. **Manage money.** In retirement there are many things you may want to do, but you have to do them with reduced income. You will need to watch your outgoings carefully if you're to make ends meet.
5. **Share money.** When you're young and working the people, you have to support and finance are usually your immediate family. But when you retire, you may have grandchildren and other relatives you may need to assist. So you might need to share your money with others.
6. **Protect money.** The flipside of giving is that more people want to take from you. So be careful with your money. There's no time in your life when you're more vulnerable to financial predators than in retirement.

## **The Time Management Plan**

None of us know how much time we have left. But what is certain is that the older we get, the closer we are to the end. In retirement it's more important than ever that we make the most of our time and create a time schedule. When devising your schedule, be sure to:

- **Carefully plan your next year, next month, next week and next day.** Set personal and business development goals and schedule actions that will help you achieve those goals.
- **Schedule quiet time for meditation and spiritual equipping.** Planning for retirement can be stressful. You must make time to unwind and cultivate a calm

mental attitude that allows you to cope with any stresses and strains in your life.

- **Schedule time to monitor, mentor and motivate your love circle.** Your love circle is the people around you whom you love and whose fortunes are tied up with yours. However busy you are, if you're to enjoy old age surrounded by loved ones, you need to devote time to cultivating your closest relationships.
- **Schedule time for relaxation, restoration and de-stressing.** This is especially important as you grow older and have less energy and need longer to recover from exhaustion.
- **Guard access to yourself.** Don't let too many people take up your time. In your twilight years you have less time and energy for casual friends. You want to concentrate on the people that matter to you most.
- **Unclutter your day.** Don't give yourself too many things to do in one day. As we grow older, time matters more, but that doesn't mean we have to rush.

## **The Relationship Management Plan**

In your twilight years, you want to look after the most important people in your life. You want your family to get on with you and with each other. As the older person with more life experience, you have the greatest responsibility for maintaining your closest relationships and ensuring that your family members get along. Train yourself now to become:

- **A bridge-builder.** If there's any tension between you and someone important to you, it's up to you, with your greater experience, to mend the relationship. Learn how to overcome any reluctance you may have

to approach someone you're upset with. Heal the wound before it's too late.

- **A peacemaker.** Younger people look to the older ones to resolve disputes. Be prepared to make peace between fighting family members and judge fairly.

## **THE WEALTH BUILDING PLAN**

The Wealth Building Plan enables us to achieve financial independence in retirement with multiple income streams. This might involve having managing investments in Real Estate, Paper Investments ie Pension Fund, Mutual Funds, Fixed deposits, Stocks and shares.

Other areas would include starting your own business – either online or brick and mortar, or going the Expert domain route as an Author, Speaker, Consultant and Life Coach, which we will discuss below. We would also look at starting a basis as a network marketer

Let us discuss

- ◆ **Owning your own Business** which will involve **acquiring entrepreneurial skills**
- ◆ **Becoming an Online / Internet marketing Expert**
- ◆ **Becoming A Great Speaker and Motivator**
- ◆ **Becoming A Best-Selling Published author**
- ◆ **Becoming A Valuable Life Coach and Consultant**
- ◆ **Becoming A High flier Network marketer**

**With A Real Estate portfolio and Financial Investments while minimising your tax burden**

**Owning your own Business by Acquiring entrepreneurial skills** - The purpose of starting your own Business and the reason why customers will patronise you must be clear.

Starting your own business requires intelligence, courage, market research, product development, marketing,

advertising, sales, planning, time, energy, commitment, perseverance, and lots of patience. You are not going to get rich overnight regardless of what you hear or read. The opportunities are there but so is the competition. You will need to work full time at developing and implementing good marketing strategies necessary for success.

Before you begin you should have answers to the following.

- Which business do you want to go into?
- Why are you starting this business?
- What is your business objective, and how are you going to accomplish it?
- Who is going to manage the business?
- How much time and money are you going to devote to the business?
- Where are you going to set up your business?

Owning your own business will call for self discipline, perseverance, patience, and commitment on your part to make it work.

The purpose of a business is two-fold

- \* To create customers
- \* To keep customers

Customers buy products for two reasons

- \* To solve a problem
- \* To feel good or better

## **Therefore, to have a successful business, you must have**

1. An outstanding product that satisfies a need i.e. solve a problem or improve a situation
2. a product that will encourage repeat business
3. A packaging system that is cost effective
4. A good marketing strategy
5. A way to collect the sales proceeds

All these must be taken into consideration before starting the business

## **Below is a basic checklist that can be used when starting a Small Business**

1. Get a good business idea suitable
2. Carry out a general research into the product / service, industry etc
3. Define your Business Niche, the narrower the better
4. Write a mission statement that explains your niche for it to be clear in your thought process
5. Research market expectations, competition, customers
6. Name your Business
7. Decide on a legal structure – sole trader, Partnership, limited company
8. Write out your business Plan for the Business
9. Establish your market and supplies
10. Decide on your location- home based, locality or internet
11. Get licenses and permits

12. Seek Professional help in starting the Home Business e.g. Enterprise bureau, chamber of commerce, small business advisory services etc
13. Explore / Contact your professional team- Banker, Solicitor, Accountant, establish supply lines
14. Source for finance
15. Get equipped – Business website, furniture, Computer, telephone, business management software, internet access
16. Get Professional stationary – letterheads, business cards
17. Network everywhere and spread the word about your new business
18. Access employee needs
19. Develop an employee policy
20. Get “targeted education” – polish sales skills and presentation, marketing strategy,
21. Open for business

You can get a free training on **The Steps To Take To Set Up Your Own Successful Home Business** at

[www.MyBusinessClub.biz](http://www.MyBusinessClub.biz) and for multimedia training in setting up multiple businesses in retirement go to

[www.RetirementBusinessIdea.com](http://www.RetirementBusinessIdea.com)

### **Building an internet business**

The easiest and best way for you to create a reliable source of wealth in retirement is to start your own online business. An internet business is not expensive to set up and you don't need technical or business knowledge to do it. You can actually get an internet business up and running in a few hours!

The other great thing about an internet business is that you can automate many of the processes so that the business almost runs itself, leaving you time for the more important things in life.

You may like the sound of setting up an internet business but feel at a loss as to where to start. Well, there's a simple step by step plan you can follow to find your business niche and set up a website that serves that niche and brings you reliable revenue...

- 1. Find your interest.** Think about what area of business you would like enter. Ask yourself what you like doing and what you're good at. Start a business in that area.
- 2. Identify a niche market.** Once you've identified the industry you'd like to enter, identify a niche market, a small group of consumers whose needs are not currently being met by the industry. These will be the people you'll try to sell to.
- 3. Find the problem in your niche market.** Find the most important problem of your chosen niche that is not being solved by the market. You will want to sell whatever solves this problem.
- 4. Develop a solution to the problem that your niche market will pay for.** Create a solution to your niche's greatest problem that they would be willing to pay for. The solution is what you will sell.
- 5. Figure out how you will sell your solution.** Once you have the product or service you want to sell, you need to think about how you'll deliver it. If, for example, you sell information, decide whether you want to sell it as a physical book or as an online download.
- 6. Set up your website.** Your website will market and sell your product. Set up a website by buying a domain name (your internet address) and a hosting

plan from a hosting service company (they maintain your website).

- 7. Create online marketing material.** You need to publicise and market your product and website online for people to find you and buy from you.

Write a sales copy that you can use in an online advert or send as an email or online press release. You want to spread the word about your business to attract customers. You don't need to employ an expensive copywriter to produce effective marketing. You can write your own sales copy. Just write simply, as you talk, and always stress the benefits of using your product or service.

You can get more multimedia training on **The Steps To Take To Set Up Your Own Successful multiple Internet Business** at [www.RetirementBusinessIdea.com](http://www.RetirementBusinessIdea.com)

### **Become A Best-Selling Published Author**

A book written by you tells the world you are an authority in your field

Publishing a book is a great way to earn an income from the road, because no matter where you go, your book is going to be earning passive income for you. This is not a solid job that you can depend on income from, at least not until you are an established writer with several titles under your belt, but if you are able to write well and have a winning idea, you can build some residual income as a published author.

#### *Defining Your Goal*

Defining your goal is going to be important as you enter this particular business option. You will be surprised at just how

quickly you can get published in today's market. Self-publishing is possible in many different formats, and while it does carry a price tag, it is technically being published. So, instead of setting your goal to be a published author, set a goal to make a certain amount of money from your book. This will help you determine the best route to take to getting published.

### *Choosing Your Topic and Writing*

Becoming a published author starts with choosing a topic and writing a book. This is the literal first step in the process, but you cannot think of the job as being "done" when you type "the end" at the end of your manuscript. Sadly, there is much more that needs to be done before you can truly be a published, income-earning author.

Yet, you have to start with a book. You need something that is unique in the field, because you are not going to sell anything if there are hundreds of books covering the same topic already on the market. Next, you need something there is interest in. For example, if you decide to write a book about the mating habits of hippos, you might be able to get published, but you'll probably sell only a few copies. There are not too many people interested in this topic, and most of the information they might need is readily available at zoos or online. Finding the right topic and then writing the book is going to take some research and time.

Finally, *focus on creating a title that is interesting and appealing*. The title is your book's chance to make a first impression, and it needs to be a winning one. If it does not grab attention, your book will not sell well, no matter how interesting the information is inside the cover.

## **Steps to Get Started**

### *Step 1 – Set a Goal*

Determine your goal. Is it just to become published, or do you have a monetary goal to meet?

### *Step 2 – Choose Your Topic and Write*

Choose your topic or idea and begin writing your story or book. Spend sufficient time to get the basic idea down, then edit, edit and edit some more. The copy you present to your audience or publisher needs to be clean.

### *Step 2 – Hire Professional Help*

Consider hiring a freelance writer or editor to help with some steps of the process. They can help with the actual writing or the editing process. Another set of eyes and ideas is always helpful.

### *Step 3 – Choose Your Publishing Option*

Determine if you will self publish or go the traditional route. To self publish, research the various publishing companies to find one with good reviews and a strong support system for writers. You want a quality product when you spend the money on self publishing. For traditional publishing, research publishers to find one that likes the type of manuscript you have, and start submitting. I would recommend starting with Amazon kindle

### *Step 4 – Deal with Rejection*

Learn to deal with rejection, and take criticism as a chance to grow yourself as a writer and improve your manuscript.

### *Step 5 – Market Your Book*

Market your book once it is sold. This may require book signings, tours, or simply setting up a website to help make

sales. If you self-publish, put your book out there on every possible venue you can sell online, including Amazon.com. The more places you have your book for sale, the more successful you will be as an author. If you traditionally publish, allow your publisher to handle this part of the task.

There is a multimedia training how to become a Best-Selling Published Author at [www.RetirementBusinessIdea.com](http://www.RetirementBusinessIdea.com)

## **Become A Valuable Life Coach, Speaker and Consultant**

You've probably gained a lot of wisdom, knowledge and experience in your life and career. And these are valuable things you can market and sell to others as a consultant, trainer, or coach. You can leverage your expertise and bring it to market by:

- **Choosing your topic.** Decide what you want to teach or talk about. It'll probably be related to your career.
- **Identifying your audience.** Decide who you want to share your wisdom with.
- **Picking your vehicle.** Determine how you're going to communicate with your audience. Do you want to write a book, present seminars or coach people?
- **Devising a marketing strategy.** Decide how you're going to reach your prospects. Will you send them a sales letter or email them? Will you get most of your customers through word-of-mouth or advertising?

You can get free training to become A **Great Speaker and Motivator** at

<http://www.becomemotivationalspeaker.org/> and learn how to become a Consultant at [www.RetirementBusinessIdea.com](http://www.RetirementBusinessIdea.com)

## **Become A High flier Network marketer**

Network Marketing is a great way to have two streams of income from one source. You sell a product and make a commission and you recruit other sellers and make commissions from their sales too!

**Real Estate.** If you have the money, you could invest in a property to let. It's a very reliable source of revenue. Rents rarely go down and almost always go up. When house prices rise, rents go up and when house prices fall, rents often still go up!

## **Minimising your tax burden**

The taxman has taken his hefty share of your income throughout your career. But in retirement you can legally lower your tax burden by turning your earnings into company income. This means that you'll only be liable for company tax, which is significantly lower than personal income tax.

Reducing your tax burden is simple:

- 1. Create a limited liability company.** Set up and register your company that will incorporate all your other businesses.
- 2. Open a business bank account.** This will be where all the revenue from your different income streams will end up.
- 3. Transfer all your business to your new company.** Put all your other businesses under the umbrella of your new limited-liability holding company.
- 4. Move all business expenses to the new company.** Consult your accountant about moving all your

business expenses to the new company. This way you simplify your accounting and you reduce your tax burden because expenses are tax-deductible. This means you only pay tax on revenue minus expenses.

- 5. Write all your business contracts in the name of the company.** Make sure all contracts you sign with customers, contractors and employees are made out in the name of your new company. This way, any outstanding debts you owe will belong to the company, not to you. So if you should ever go out of business, you won't be the one facing bankruptcy!

## **THE HEALTHY AND FIT FOR LIFE PLAN**

You can't enjoy life to the fullest if you're not fit and healthy. It's especially important to look after yourself in old age when your health is more fragile. In retirement you can no longer make the typical excuses for not looking after yourself. After all, you have the time!

You want to create a plan now that will keep you fit and healthy into ripe old age and ensure a happy retirement. The Healthy and Fit for Life Plan takes care of your diet, your body and your lifestyle. You can implement it right away and you don't need a lot of time or money to do it.

Many people dread exercise and diets but with the Healthy and Fit for Life Plan, staying fit and healthy is as easy as EAT:

- **Eat differently** – make healthier food choices
- **Act differently** – start exercising regularly
- **Think differently** – change your lifestyle

### **Eat differently**

Making healthier food choices is easier than you think. And it doesn't require you to live off lettuce or give up all your favourite foods either. Take the following simple actions and you're sure to have a healthy diet:

- Eat water-rich foods like fruit and vegetables
- Control your sugar intake (maybe a little less sugar in that cup of tea?)
- Count the calories
- Pick white meat over red meat
- Take vitamin supplements
- Eat more plant protein (more beans, more chick peas)

- Run a 6pm 'Carbs Curfew' – no carbohydrate-rich foods in the evening (so no pasta or white bread at dinner)
- Increase your fibre intake – eat more bananas and wholegrain cereals
- Drink between 6-8 glasses of water each day – if you're out and about, take a bottle of water with you

For more information Go to [www.LoseTheBellyFast.com](http://www.LoseTheBellyFast.com) or <http://LoseFatWhileSleeping.com/>

## **Act differently**

What many people hate even more than diets – and you may be one of them – is exercise. Some of us seem allergic to getting our bodies moving. But exercise can be fun and it doesn't have to be too strenuous. So do the following to stay fit and active before and during retirement:

- Start working out a few times a week – nothing strenuous; 30 minutes a session should be enough. You don't need to join a gym that costs you a small fortune each month. You can work out at home in front of the TV, if you wish.
- Stand up and stretch yourself at least every half an hour, whatever you're doing
- Walk more – instead of taking the car to the shop, walk there
- Dance more – if you like to dance, do it more often. Wherever there's music, move those hips!
- Tuck in your tummy as you walk – you're more likely to have a flat stomach this way
- Do breathing exercises – learn to control your breathing

## Think differently

But it's your lifestyle that primarily determines your health and fitness. It determines whether you're joyful and positive or sad and depressed. Sadness and depression are deadly for your health and well-being. To stay fit and healthy in retirement you must make the right lifestyle choices now when it comes to...

- **Your relationships.** Keep your relationships with your nearest and dearest happy and loving. Avoid or end any relationships that are abusive or damaging to your health.
- **Your home.** Keeping a clean, quiet home will help ward off stress. Try to ensure that your work is not too far from your home. A long commute can be very stressful as well as energy-sapping.
- **Drugs.** Avoid all dependence on drugs, even something as seemingly innocent as headache pills.
- **Work.** Try to only do work you enjoy and only do as much as you can handle. Nothing's more stressful than being overloaded with work you hate doing.
- **Family life.** Adopt a caring attitude to your family members. The more we care for our family, the more they'll care for us. And being surrounded by people who love us builds our self-esteem and makes us more positive.

For more information and resources on becoming healthy and fit for life go to <http://LoseFatWhileSleeping.com/>

## **THE WISDOM PLAN**

In retirement, you want to be calm, peaceful and spiritually prepared for your golden years and the inevitable end. It's not always easy to maintain a philosophical state of mind as the end draws nearer. But there are number of steps you can take to ensure peace of mind in your golden years.

### **Protect your assets**

You will find it difficult to rest content in retirement if you're constantly worrying about what's going to happen to those precious assets that you've collected over the years. You want to be sure that your assets will be safe throughout your retirement and will go to the right people when you pass away.

Fortunately, there are legal techniques and strategies that you can use to protect your assets and ensure they go to the right people when you pass on.

### **Estate planning**

Consult with your solicitor about estate planning and the writing of your Will. This would involve looking at ways to reduce or eliminate estate taxes so that as much of your wealth as possible goes to your heirs rather than the state.

Please go to [www.RetirementQueen.org](http://www.RetirementQueen.org) for more information

### **A living trust**

A living trust is the best way to make sure that your assets go to the right people. A revocable living trust is a set of documents that states who controls your assets while you're alive and what will happen to them after you're gone.

A living trust is better than a will because there's no probate. This means that the court will not get involved when your estate is divided up. There'll be no unpleasant legal disputes about who's entitled to what after your death.

The trust looks after your assets and does exactly what you want with them. It ensures you have possession of them while you are alive and that the people you love most will get them after you die. Think of a living trust as a suitcase that contains all your assets. You carry it around while you live and you can put more things into it or take them out as you like. Then when you pass on, the suitcase goes to your loved ones and they can open it and take things out according to your wishes.

### **Leave a Legacy**

Everyone wants to leave life in the knowledge that they made a positive difference to the world. You can spiritually prepare yourself for your golden years by leaving a legacy. You could plan to give some of your assets to a foundation or charitable organisation that makes a positive contribution to the lives of people less fortunate than you.

If you make a really significant contribution, who knows, you could even gain some immortality and have a building, park bench or bursary named after you!

### **Nurture your loving circle**

Your loving circle is the set of people around you whom you love and whose fortunes are tied up with yours. When they're happy, you're happy. And when they're sad, you're sad. You can only live content in your last years if you're on good terms with the members of your love circle. The best

way to do that is to look after that circle as you would a plant.

Remember, nurture your loved ones, keep an eye on everybody and always be ready to help members of the love circle if they need it. That doesn't just mean giving them financial help. What they need might be emotional support or spiritual guidance. Use your greater experience to advise them when they're facing difficulties. Your happiness depends on theirs so when you nurture them, you're also nurturing yourself and your happiness.

### **Spiritually equip yourself for peaceful golden years**

As well as taking care of your family and your assets, you must take care of your own spiritual health during retirement. You want to live at peace with yourself and the world and be reconciled to the inevitable. Practise meditation to keep calm. And if you're religious, pray regularly and express gratitude to the Creator for all that has been given to you in your life.

**DO YOU NEED MORE ADVICE ON  
Retiring Wealthy Healthy Wise and Peaceful?  
JOIN THE PRE-RETIREMENT COACHING PROGRAMME  
at <http://www.PreRetirementCourse.com/>**

Pre-retirement is the period of time from when you decide you want to retire and your actual retirement.

**Do you have a “plan” for a peaceful retirement? Can you ever afford to retire?**

To enjoy a peaceful and flourishing retirement, you need to work on a “Retirement Plan” that incorporates five different types of wealth

- **Financial Wealth**
- **Time Wealth**
- **Social Wealth**
- **Physical Wealth**
- **Generational Wealth**

**Prepare for your Peaceful,  
Wealthy, Healthy and Stress-free  
Retirement**

**Sign Up Today Space is limited**  
<http://www.PreRetirementCourse.com/>

## Recommended Resources

<http://www.PreRetirementCourse.com/>  
**Personalized Plan and Coaching towards a Peaceful, Wealthy, Healthy and Stress-free Retirement**

<http://www.RetirementBusinessIdea.com> Let's face facts, It doesn't just take age to retire...It takes Money! It's Fast and Easy to Get Started Immediately by building business's and creating multiple streams of income on demand every month from The comfort of your own home. Prepare for a WEALTHY, HEALTHY, and WISE Retirement Download today a book on Retirement Business Ideas for a Rich Stress Free Retirement at [www.RetirementBusinessIdea.com](http://www.RetirementBusinessIdea.com)

[www.RetirementQueen.org](http://www.RetirementQueen.org) Resources to help you prepare for a **WEALTHY, HEALTHY, WISE and Peaceful Retirement** incorporating the ingredients of happiness -Something to do, something to love and something to hope for and a retirement plan that incorporates the five different types of wealth, while empowering you with the skills and mind-set you need to manage your money, your time, your health and your relationships. Equipping you with a sound mind in a sound body with deep peace of mind in your golden years



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## ABOUT THE AUTHOR

Bibi Bunmi Apampa –  
Managing Director of The  
Empowerment Centre and  
successful entrepreneur,  
chartered accountant,  
international speaker, trainer  
and author.

She is a valued fellow of the prestigious accountancy organisations, including the Institute of Chartered Accountants and Chartered Institute of taxation.

The Wealth Academy and The QueenMakers Academy were set up by her to help ordinary people improve their lives, not only financially, but also physically, personally, professionally and spiritually.

Through her Training, mentoring, Speaking and Coaching programs, she has empowered many people over the years to Start and Grow their own businesses, build wealth, create multiple streams of income and achieve financial independence.

Go to [www.RetirementQueen.net](http://www.RetirementQueen.net) for more information on Retirement Wealth and Business Ideas