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## **THE COMING PENSION INDUSTRY SHOCKWAVE---AND HOW TO PREPARE NOW!**

There is a coming shockwave that is going to turn the pension industry on its head---and very likely your retirement along with it. It's the result of 2 mega-trends, one demographic and one financial, that are being ignored by bureaucratic bean counters whose sole priority it is to keep their futures secure, not necessarily yours.

Think about this: pensions are essentially a promise to pay a designated amount of money at some future date. But the problem is they rely on models that are often very wrong. However, if you're a politician, state employee or financial actuary and your projections come up short, you see little to zero personal consequences for your mistake. The consequences, such as bankrupt pension plans, annuities that pay the bare-minimum contractual guarantee rather than the highly promoted interest rate you were sold, or embarrassingly skimpy Social Security payments that can't keep up with the cost of living, **visit themselves directly on those of us trying to survive financially.**

Social Security is the classic example. When it was begun in the mid-1930s the expectation was that very few people would live into their 70s, much less their 80s and 90s. And around 2040, there are expected to be approximately 2.1 billion people worldwide age 65 or older. Further, this group of older citizens will be growing faster than all the younger groups combined. Do we really expect these

younger people to keep subsidizing older folks at an unaffordable pace?

And don't forget: lifespan is increasing dramatically. At our website we talk about how living to 120+ is a very real possibility for most of us given the tools developed by AI (artificial intelligence) coupled with quantum computing. The information on the Life Extension Foundation website ([Lef.org](http://Lef.org)) is especially pertinent---**don't miss it**. But not only will your lifespan be increasing dramatically over the next few years, so will your health span (meaning the period of time before you eventually pass away when you are in robust good health). That's good news in many ways but bad news in another---more on that in a minute.

Now comes the second part of the dilemma. For years, pension actuaries have been assuming historical rates of return on their investments of around 7-8%. But those days are long gone. With a total U.S. government debt of around 220 TRILLION dollars (according to Prof. Laurence Kotlikoff of Boston University), interest payments by the government of more than a couple of per cent are unmanageable. Bottom line: interest rates have to be kept low to keep Uncle Sam from reneging on his bond obligations.

Do not expect to see other than very low interest rates for the next decade at least; **around 2 % annually** should be the norm; and returns from the stock market could be as pitiful as well---*maybe even in the slightly negative range for investors trapped in the old mindset of buy and hold investing.*

So now the problem becomes clear: people will be living much, much longer and staying extremely healthy. Plus, investment earnings, for most people and institutions, will be minimal at best---not keeping up with rising costs and obligations. Here's the hard truth, and it's already being discussed quietly in the policy making corridors of government capitals around the globe: The purpose of

pensions is to provide economic support for people who can no longer provide for themselves. If, over the next few years, government begins to see that people are living far, far longer and will have to be supported at tremendously greater costs, then why not start doing away with pensions altogether?

After all, healthy people will be able to support themselves by working a job regardless of their age. It's the perfect solution for government and other highly indebted institutional groups: use the money saved from pension payouts to pay down their own indebtedness while making minimal payments to those truly deemed unable to fend for themselves.

You must prepare now by assuring yourself of a **livable return on your investment dollars** and vibrant, long-lasting health (no nursing home for you!). You may be working a lot longer than you planned and depending increasingly on your own assets to survive. This is why we stress a proprietary, conservative approach to long term investing (taking advantage of possibly the most liquid security in the world) that relentlessly stresses **a goal of 10.5+ %** annual returns, can make strong profits when the markets are going down and leaves you (not someone who could care less) totally in charge of your financial future.

Couple that with actionable information on the mind-boggling advances in personal medicine that we can help you enjoy inside access to and you can see why **Boost Retirement Income** is truly the site for those forward-thinking investors who deserve Real Income/Real Safety.

J. Michael for

The Investment Team

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