

Who Wants to Be a Millionaire?

Presented by:
Tom Hegna

When I was an agent
and people asked,
“So, what do you do?”

I would simply say,
“I help people become
millionaires. You tell me how
many million you want, and I
will tell you what you need to
do to get there!”



The Three Phases of Wealth

1. Building Wealth - Who wants to BE a millionaire?
2. Protecting Wealth – Who wants to STAY a millionaire?
3. Distributing Wealth – Who wants to LIVE and GIVE like a millionaire?

Did you know...

Most Americans could become millionaires except for 2 things

1.



They spend WAY too much on cars.

2.



They get divorced.



Moral of the story: drive a used car and stick with your first spouse!

So, how can
you make
more money?



Sources: Gaines, Jeffrey. "The Philosophy of Ikigai: 3 Examples About Finding Purpose." PositivePsychology.com, 2021.
<https://positivepsychology.com/ikigai/>

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Tom's Secret to Success

“When you get a job, go to work early, stay late, and always do more than what you are paid for. Soon, you will be the most valuable worker in the company.

You will be promoted faster and paid more than your peers who come to work late, leave early, and do as little as possible for their paycheck.”



People do not become millionaires because they don't make enough money.

It's because they **SPEND** too much of the money they make.



Roadblock #2: Cost of Living

Effect of 3% inflation on purchasing power



Today
\$40,107

in 10 years
\$53,900

in 20 years
\$72,400

“Source: Average New-Vehicle Prices Up 2% Year-Over-Year in July 2020, According to Kelley Blue Book” Kelley Blue Book, 2020.
<https://mediaroom.kbb.com/2020-08-03-Average-New-Vehicle-Prices-Up-2-Year-Over-Year-in-July-2020-According-to-Kelley-Blue-Book>

How Fast Can an Investment Grow?

Hypothetical Illustration

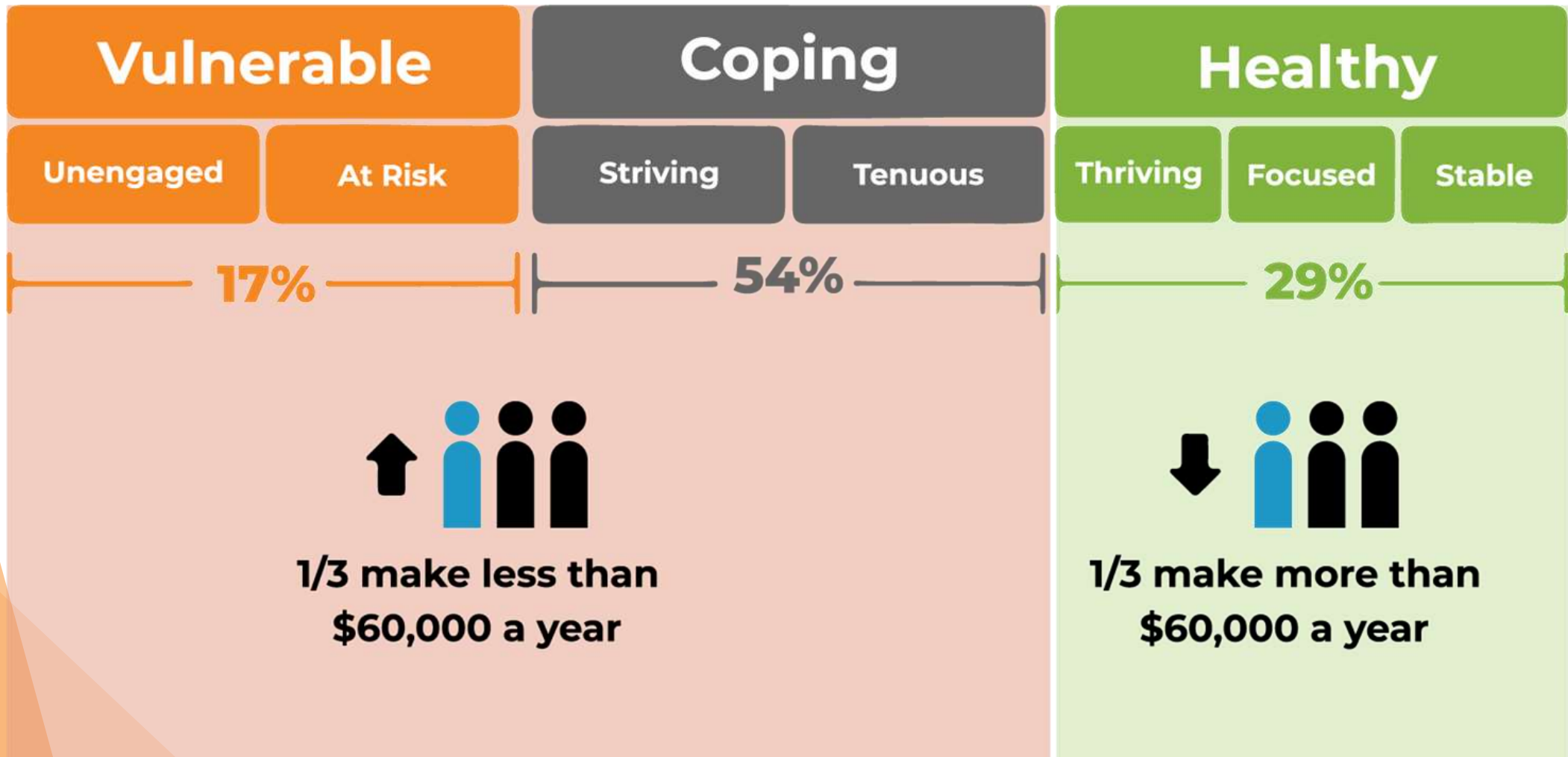
The Rule of 72

- At a 10% return, money will double every 7.2 years
- To use this rule, simply divide the annual return into 72

Hypothetical Annual Return	Years to Double
72 / 12.00%	6
72 / 8.00	9
72 / 4.00	18
72 / 2.00	36
72 / 1.00	72

Securities have inherent risks, including fluctuating earnings, yield, and dividends. Investments are subject to adverse or unpredictable market conditions and other factors. The Rule of 72 is a hypothetical mathematical calculation and does not represent any specific type of investment. It does not include the impact of expenses or fees, which would have reduced the results of the illustration. There is no assurance that any investment will double within a specific timeframe.

Financial Wellness and Health Are Related



Source: "Study: Majority of Americans Continue to Struggle with Finances." ABA Banking Journal, 2019.

Get ALL of Tom's "Who Wants to Be a Millionaire" Slides

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value**

Help Your Clients
Become Millionaires!

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