M³

RETIREMENT RED ZONE

THE WEBINAR WORKBOOK

The Red Zone Awakening

You don't retire on averages.
You retire on sequence.

Keep this open during the training. You'll be asked to pause four times.
Your answers stay with you. Nobody sees these pages but you.

M³ · MIRROR · MAP · MASTERY

BEFORE THE NUMBERS

What is this money for?

Most financial conversations start with "How much do you have?" That's the second question. The first is what this money needs to do for your life.

> *Money without purpose drifts. Purpose gives money gravity.*

In one sentence, and not as a number: what must this money make possible?

Who is counting on it?

What must it protect, no matter what the market does?

ACT I · THE MIRROR

The Awareness Check

Score each statement from 1 to 10. **1** = "That's still entirely me." **10** = "That illusion is gone." Be honest; the score is only useful if it's true.

STATEMENT	YOUR SCORE
1. I still believe retirement success is a number I need to reach.	1 2 3 4 5 6 7 8 9 10
2. I still assume the average return is the return I'll actually live.	1 2 3 4 5 6 7 8 9 10
3. I still treat owning many funds as the same thing as being diversified.	1 2 3 4 5 6 7 8 9 10
4. I still check the markets to feel safe.	1 2 3 4 5 6 7 8 9 10
5. I still find security in a plan I didn't design and couldn't explain.	1 2 3 4 5 6 7 8 9 10
Total (5–50)	

5–20 · Asleep. The old script is still running your money. That isn't a flaw; it's where almost everyone starts.
21–35 · Stirring. You see the cracks but don't have the structure yet.
36–50 · Awake. You're ready to build the architecture.

The one number your statements never show you

Two retirees. Same million dollars, same portfolio, same average return. One retires into a bull market, the other into a downturn. **The math looks the same. The sequence isn't.**

−30%	+42.9%	+53.8%
$1,000,000 → $700,000	needed to get back to even	needed after taking $50,000 to live on

ACT II · THE MAP

Needs · Wants · Legacy

Sort your monthly spending into three layers. Rough numbers are fine. Then **circle the column that currently depends on the stock market having a good year.**

NEEDS

Defense. Housing, food, healthcare, insurance, taxes: the basic cost of dignity.

Monthly total: $_____

WANTS

Vitality. Travel, experiences, family, giving while living. This layer is allowed to flex.

Monthly total: $_____

LEGACY

Continuity. What your wealth, values and wisdom should do beyond you.

Monthly total: $_____

> *If your groceries require a bull market, your plan is fragile.*

Which reliable income sources cover your Needs today? (Social Security, pension, other)

Needs covered by reliable income: **_____ %** If you circled **Needs** above, you've just found your first crack.

ACT III · THE MASTERY

Rehearse three futures

A fragile plan hopes the future behaves. A resilient system has rehearsed more than one. For each future, write what your plan does. **"I don't know" is a valuable answer:** it shows you exactly where to build.

THE FUTURE	WHAT MY PLAN DOES	READY?
A 30% market drop in year one of retirement Which assets do I leave alone? Where does next year's income come from?		Yes · No · ?
Eight years of high inflation Which income adjusts? Which expenses would I review first?		Yes · No · ?
Living to 95 What income is still reliable in year 30? What was designed for later life?		Yes · No · ?

My biggest "I don't know":

DIAGNOSE BEFORE YOU DESIGN

Effort, systems or architecture?

The Red Zone exposes four fragilities. For each one, check the statement that's most true for you today.

FRAGILITY	EFFORT "I have to keep watching"	SYSTEMS "Processes run without my mood"	ARCHITECTURE "Every dollar knows its job"
Complexity	☐ Too many accounts to see at once	☐ One view of everything, reviewed on a schedule	☐ Every account has a named job in the plan
Confusion	☐ I rely on headlines and opinions	☐ I use one framework to judge advice	☐ I can explain my plan on a napkin
The advice gap	☐ I accept recommendations as given	☐ I ask what job each product performs	☐ Every tool fits a designed structure
Volatility exposure	☐ Every dollar rides the same market	☐ I keep some cash for near-term needs	☐ Needs are protected, and Wants can flex

Count your checks in each column. Mostly **Effort**: start with Modules I–V (The Mirror of the System). Mostly **Systems**: go to Modules XIII–XVIII (stress, sequence and leaks). Mostly **Architecture**: the Founders Advanced course is where you're headed.

Tools I own: what job does each one perform?

TOOL / ACCOUNT / POLICY	ITS JOB IN MY ARCHITECTURE

THE AHA MOMENT

We don't answer your questions. We replace them.

THE OLD QUESTION	THE BETTER QUESTION	MY ANSWER TODAY
Do I have enough?	Is what I have structured to support the life I want?	
What will the market do?	What will my income system do if the market disappoints?	
What's my number?	What's my architecture?	
Can I retire?	Can I retire with clarity, confidence and comfort?	

> *In good markets, almost every plan looks intelligent. The difference appears when the weather changes.*

DECISION TIMING, NOT MARKET TIMING

Three decisions for the next 30 days

- [ ] **1.** The one crack I found tonight, and what I'll do about it first:

- [ ] **2.** The question I'll bring to my advisor (or myself):

- [ ] **3.** The date I'll review this workbook again: _____

Choose your path

STAGE	WHAT IT GIVES YOU	INVESTMENT
The Retirement Red Zone Mastery Course	20 modules, each with a video, workbook and quiz. Complete all 20 and you're automatically upgraded to the Founders Advanced Course.	**$497** or 3 × $187
The Red Zone Map	The Resilient Retirement Blueprint and The Resilient Operating System (eBooks and audiobooks), four white papers and the Red Zone Rules checklist.	**$7**

Educational content only. Not investment, tax or legal advice. Examples are illustrative, not predictions or promises of results. Consult a qualified professional about decisions for your own accounts.