

# **THE TRUTH ABOUT YOUR FUTURE**

**The Money Guide You Need Now,  
Later, and Much Later**

**RIC EDELMAN**

**RIC EDELMAN** is one of America's most recognized financial advisors. He is also a radio and TV show host and financial educator. Ric Edelman's nationally syndicated radio show has been on air for 25 years and his television series *The Truth About Money* airs on public television stations across the United States and Asia. He is the author of several books on personal finance including *Rescue Your Money*, *The Truth About Money* and *The Truth About Retirement Plans and IRAs*. *Forbes* magazine named Ric Edelman as one of the country's Top 10 Wealth Advisors in 2016. He taught personal finance at Georgetown University for nine years and is a graduate of Rowan University and Singularity University.

The author's website is at: [www.RicEdelman.com](http://www.RicEdelman.com).

ISBN 978-1-77544-917-1

**MAIN IDEA**

Traditional financial planning for retirement is broken. It was always based on accurately understanding what the future will look like so you could prepare for it.

It's now clear the future will be radically different. Why? Exponential technologies – innovations which advance at rates of exponential growth – are rapidly working their way through every industry that exists. Those same exponential technologies will affect every aspect of your life in the future, including what you will do when you retire.

Therefore, to improve your retirement planning, you have to factor in the impact of exponential technologies. Or in other words, you now have to develop an Exponential Retirement Plan.



A robust and workable Exponential Retirement Plan will logically need to have four elements:

- 1 → Diversify your investments
- 2 → Maintain a long-term focus
- 3 → Engage in strategic rebalancing
- 4 → Invest in exponential technology

*"My research has convinced me that the world will be completely different in the future. This requires a radical change in thinking. Your world will be vastly different 20 years from now—and that's why I'm going to show you the future. You'll find advice that no financial planner has ever offered you.*

– Ric Edelman

**1. A quick tour of influential exponential technologies . . . . . Pages 2 - 4**

Exponential technologies will impact on every aspect of your life in the future. To benefit from that, you first need to know the lay of the land. Get to know the technologies which will enhance your quality of life in the future. You can't effectively plan for retirement until you do.

<b>Exponential Technologies</b> 	Connecting	3D printing	Leisure
	Big data	Medicine	Fin. services
	Robotics	Energy	Security
	Nanotech	Education	

**2. How to build an Exponential Retirement Plan . . . . . Pages 5 - 6**

The impact of exponential technologies on the economy have been profound to date and will become even more pronounced in the future. With that in mind, you should start now to build a retirement plan which benefits from the spread of exponential technologies. A robust and workable Exponential Retirement Plan (ERP) will have four key elements:

- |  |   |                                  |
|--|---|----------------------------------|
| <b>Exponential Retirement Plan</b><br> | 1 | Diversify your investments       |
|  | 2 | Maintain a long-term focus       |
|  | 3 | Engage in strategic rebalancing  |
|  | 4 | Invest in exponential technology |

**3. What exponential technologies mean for retirement planning . . . . . Pages 7 - 8**

It's an understatement to say retirement planning is becoming more complicated thanks to exponential technologies. Nobody knows for sure what the future holds but there are several suggestions you should keep in mind when putting together your ERP:

<b>ERP</b> 	Exponentials are not all bad
	Exponentials will change your career
	Exponentials will drive lifelong learning
<b>ERP</b> 	Exponentials will change where you live
	Exponentials will change long-term care
	Exponentials will change estate planning