

*Terrified By Retirement?*

**“Stripped Of Everything ... Big House,  
Great Business And Man Of Her Dreams ...  
Florida Boomer Discovers The Simple Secret  
To Being Retirement-Ready!”  
(And It’s Not By Having A Million-Dollar Portfolio)**

**How A Late-Starter Played Catch-Up ...  
From Zero To Retirement-Ready In 5 Short Years!**

Dear Friend,

Hi, my name is [Name Omitted] and I want to tell you about something I discovered that can change your mindset from **‘terrified by retirement’** to **‘I can’t wait to get there’**. Something that pierces right through that paralyzing fear of ending your days broke and living on the street.

But I’m getting way ahead of myself. Let me tell you my story ...

So many of us hear things as little kids that mark us for life, even if they were said with a completely different intention. Well, mine was a whopper: I can still hear my mother saying, when I was about five, “I love you, honey ... but you were a mistake. Your daddy and I never expected to have another child ...”

Of course I didn’t register the first part, *just the ‘but’ part* ... and boy, if *that* didn’t set me up to become Little Miss Perfect!

Fast forward about 50 years and I’m living the American Dream: the right degrees, my own business, a gorgeous house shared with the Love of My Life (yep, a late romance), working the exciting (but crazy) hours of an overachieving entrepreneur, flying off to foreign countries on vacation, caring for everyone before caring for myself. Life’s perfect.

Then one morning I wake up and hear that airplanes have crashed into New York, Washington and a field in Pennsylvania ... and my carefully woven dream life starts to unravel. Clients go bankrupt or disappear without paying. My bank accounts and cards are tapped out. And my “love” moves back to Chicago to care for his Momma whose Alzheimer’s is getting worse.

What happened next was the most soul-searching, depths-of-despair journey ever. Every stone was turned, and then put in its rightful place. What I learned is what has allowed me to emerge – morphed from moth to Monarch

– with the focus, clarity and self-love to finally build the abundant life I deserve. **And to go from zero to retirement-ready in five years.**

This is what I want to share with you.

## A Step-By-Step Program That Takes You From Terror To Total Control

If you're a woman ...

- ✓ who secretly fears you'll end your days broke and alone ...
- ✓ who sees yourself in 20 or 30 years each time you see a older woman pushing a shopping cart down on the street ...
- ✓ who believes you'll discover some day that all your security is a myth ...
- ✓ who tosses and turns nights with sweats and anxiety attacks because of decimated savings, or no savings at all ... or
- ✓ who is afraid to even discuss the topic with close friends for fear of ridicule ...

I have for you a proven program that **hands you back control over your own retirement.**

By following some simple steps other women have used before you, you can break through all sorts of personal barriers you aren't even aware of and see vividly what you want those years to look like. And you'll know exactly how to get there.

The best part: the feeling of confidence will be so empowering that you won't be able to hold yourself back from making the changes that launch you on your new journey towards self-determination.

<b>We Love the Lifestyle We Can Afford Now</b>	[photo]
This "Banish the Bag Lady" program is by far the most life-changing thing I've bought. My husband Mike made me let him listen to it too, after I suddenly started budgeting, saving and investing our money. I got us so focused we found a way to move to Mexico early this year, and we love the lifestyle we can afford now. So it works for men too.	
Mary Margaritas, age 62 Merida, Mexico	

## So Who Is This Bag Lady ... And What's She Doing in Your Head Anyway?

In case you somehow think you're all alone with your fears, you're not.

One survey says that a 'startling' 90 percent of women indicate they feel financially insecure. Almost half are troubled by a "tremendous fear of becoming a bag lady" ... 46 percent of women overall and 48 percent of those with an annual income of more than \$100,000.

(By the way, an MSN money columnist wrote that ""Lily Tomlin, Gloria Steinem, Shirley MacLaine and Katie Couric all admit to having a bag lady in their anxiety closet.")

So it has nothing to do with social status, income level, what you've done with your life, or anything else.

In fact, it all starts with a boogeyman (known as 'the Bag Lady') that sneaks into little girls' brains as we're growing up (god knows how or why) and that says we're always just one step away from being broke and living on the street.

The Bag Lady doesn't care how rich or poor we are, how smart or un-smart. She's an equal opportunity paralyzer. And if we're going to be broke anyway, why bother taking charge of our financial futures with whatever means we do have?

The closer we get to retirement age, the louder the Bag Lady screams in our heads. To the point where we can't do even the easy things that would bring us financial security. Whether we have it or not, we don't believe it's enough. Or it could just disappear.

And, wow, did she have *me* running on a hamster wheel!

So my first challenge after my life turned totally upside down in 2001 ... if I was to survive ... *and thrive* ... was to figure out where the Bag Lady came from and how to face down this toothless (but determined) figment of our imagination.

## Give Me Access To Your 'Mental Bag Lady' And I'll Give You The Key To Retirement Abundance

### **I Decluttered and a \$75,000 Project Came In**

Never realized how bad I had that Bag Lady Syndrome. Every nook and cranny of my house was packed with 'what if' things. First thing I did was declutter (and call the Salvation Army), and a \$75,000 consulting project came in the next week, almost like magic. Wish I had done this sooner!

Callie Clutter, age 59  
Boise, ID

[photo]

But then I realized that was just the first step.

Since then, I've spent seven years doing research and talking to women, face-to-face and through a website I built on the Internet. And I carefully analyzed the steps I took to reach an almost magical state of confidence and financial peace of mind.

### **So Here's What I Have For You ...**

I've packaged all that information into a program called "**Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You.**" It's a multi-media series (online text, videos and downloadable audios) that leads you through the mental house-cleaning that releases the insidious beliefs keeping you from taking the actions that will totally change your retirement prospects for the better.

But the program takes you much further than that.

### **This Program Will Also Show You ...**

- ✓ How a myth perpetuated by your mother, aunts and grannies has shackled you all these years ... and the exercise that will wipe it from your mental hard drive in no time flat. (Yes, all your little girlfriends drank the same Kool-Aid you did.)
- ✓ How to stop beating yourself up for not stashing away retirement money since you were 25 ... the trigger is just a mind game away. Then watch as you attract opportunities you never noticed before.
- ✓ Trade in your terror over being old, broke and alone ... for the peace and calm of knowing you'll always be fine. (You'll look so serene your girlfriends will accuse you of having a secret quickie facelift!)
- ✓ Five painless steps that put your future finances firmly in your control ... so you won't wake up some day to discover that (poof!) your

perceived security was nothing but a myth. (Keeping your head in the sand never solved anything, but facing facts ...tricky at first ... gets easier and easier. And soon you'll find yourself doing the same in all aspects of your life!)

- ✓ Prime your mind for change by watching short little videos: these will tweak mistaken old thoughts so your subconscious starts working long before you do. (This isn't rocket science; it's just a matter of uncrossing some wires that got crossed while you were still wearing bobby socks.)
- ✓ How all the stress created by those deep-felt fears brings on hormone imbalances, depression, anxiety, mood swings and PMS. And how your new-found feeling of financial security acts like a cross between happy pills and libido enhancers.
- ✓ How today's economic tailspin can turn a taboo topic into cocktail conversation: as your friends and family watch their comfy little worlds ricochet from job cuts, pension reduction and Madoff-type losses, they're much more likely to mention their retirement concerns. So suddenly, what you're doing with this program is 'mainstream', and you're way ahead of the game!
- ✓ Super simple tactics that prepare you to turn today's uncertain economy into a veritable goldmine: there's opportunity in chaos. And why not claim your fair share?
- ✓ How to use your passions to position yourself for affordable retirement. (Your jealous acquaintances will think your rich French uncle just died.)
- ✓ How to go from avoiding your finances to devouring them (even if you flunked math!): changing how you look at money brings the peace of mind that allows abundance into your life. And you'll never sweat the 'end of the month bill-paying panic' again!
- ✓ Trade in your spending habits (no matter how disastrous they are) for healthy patterns that reinforce your "I'm okay, I'm okay" mind messages. And watch your savings account explode like it's on automatic pilot.
- ✓ What the clutter in your closets (and in your attic, garage and rented storage unit) says about your Bag Lady fears ... and how taming the clutter tames the fears. (And don't forget to take a tax write-off ...)
- ✓ The one topic financial planners never discuss and that sabotages any chance for success ... and how an easy mindset shift can put your plan

on steroids! (Imagine being able to catch up on retirement savings ... on fire and in plenty of time.)

- ✓ How to 'detox' your thought patterns so you can get out of your own way and realize the dreams you never dared to dream. (It's so simple when it's all laid out for you.)
- ✓ The one life change that explodes your chances for a productive and stress-free retirement ... the same one that thousands have made before you, with millions more to follow.
- ✓ How a clause in the IRS tax code can fully fund your retirement home, and leave you plenty of money for margaritas.
- ✓ Follow the Action Map blueprints from start to finish: no matter how addled, rattled or ADD-driven you are, it's almost impossible to get off track.

As I saw the pieces of my life fall back into place ... **but now with a totally different frame of mind** ... I worked to develop different tools that would help you do the same. I worked with psychologists to find the most effective triggers for easy change, the most empowering explanations, whatever it would take to help you get to the same place of peace of mind and security that I reached.

<p><b>I Can Retire Before 55</b></p> <p>Wow! My worst nightmares came true. Hubby and I divorced in 2007 and I figured I'd never retire now. But you got me grounded and I used the opportunity to finally focus on what I really wanted: to do some 'mature modeling'. Looks like I can retire before 55 if I choose, thanks to you.</p> <p>Carmen Carmerola, age 52 Houston, TX</p>	<p>[photo]</p>
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## Plus Many Other Powerful Benefits, Including ...

- ✓ Early on you'll be free of the repeated nightmare of ending up destitute and dying in the gutter like a bag lady. And stop cringing every time you see an older woman pushing a shopping cart down the street. You'll know that isn't you.
- ✓ By getting 'unstuck', you'll finally allow yourself to dream in Technicolor, to see with crystal clarity what your ideal 'retirement'

looks like ... and own it. (That's the first powerful step towards manifesting it in your life.)

- ✓ You'll find yourself eager to face facts: what works, what doesn't, what you have, what you need, what you want and what you need to get there. A woman on a mission. Once you're dealing with facts, and not fears, you'll take pride in living in the truth. And your daughters and nieces will have a positive role model at last.
- ✓ You'll become a strong but serene force to be dealt with, focused on saving money, paying off debt, clearing out clutter, making lifestyle changes, changing or adding jobs, revisiting relationships. Whatever it takes to find balance, to feel whole ... and to lay the groundwork for that next phase in your life.
- ✓ You'll avoid having to ever face the ridicule or disdain of your friends and acquaintances because you're not able to keep up financially with the lifestyle you all share (remember, it's something that keeps them up nights too). Instead, in your relief you'll discover a kinder, gentler you ... someone who has the courage and compassion to nudge others who haven't yet taken the journey.
- ✓ You'll be ready to start dreaming and scheming, to use vision boards and other supportive tools, to set your imagination free. You'll think and talk enthusiastically about your plans for that picture-perfect later life which, by itself, will start attracting opportunities you never noticed before.
- ✓ You'll emerge as a confident, take-charge woman who decides how she chooses to enjoy her later years. (And it may have nothing to do with what you envisioned before.) You'll steamroll right over any problems and obstacles that could keep you from your goals, however you've defined them, because you have no reason to doubt yourself.
- ✓ Once you're aware of the mental musical chairs you've been playing subconsciously with the first 'Life Limiting Belief' you come across, you'll be able to ferret out any other false boundaries you've allowed into your life and silence them forever.
- ✓ With your new zest for life, you'll interact with people differently and might suddenly attract a whole new circle of stress-free friends who share your new-found values. As for your other friends and family, you'll know which ones to share the program with and which ones played a negative role in holding you back. You'll know who to keep in your life and who to release. From now on, you'll naturally want to spend time with people who honor your progress and are on a similar journey.

- ✓ Your focus will be unrelenting. You won't be distracted by friends and family who would rather deal with the 'old you'. You'll take steps intelligently, using your newfound clarity of purpose and feeling of empowerment. You'll watch your life options multiply exponentially ... and you'll know instinctively which ones feed your passion and lead you towards your goal.
- ✓ You'll now focus your activities on your natural strengths and talents so you're spending your time pursuing your passions. (You'll be amazed how material things fade in importance when your life is fulfilled.) Every day becomes an adventure. And if you can increase or secure your income by making money with your passion, how great is that!

<p><b>I Know I've Got Income for Life</b></p> <p>Two chapters into your program, and I went and told my boss to stuff the ad agency job. Sold my big lakeside condo, bought a little cottage and invested the rest. That let me open my own copywriting service ... and now I know I've got income for life.</p> <p>Susie Strongwriter, age 56 Hamilton, Ontario</p>	<p>[photo]</p>
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**My Online Program, With Its Special Website, Videos,  
Plus Downloadable Texts And Audios Will Have  
You Started Toward Abundant Retirement  
In A Few Short Hours!**

**"Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You"** is a multimedia program that includes a special passworded website, with text downloads, mp3 downloads and videos covering the five different steps you'll take during your new voyage.

**All the different media versions of the program are available 24/7** for viewing, printing or downloading. And because you'll have total access and flexibility, you'll be able to move through the program any time, any place.

**You can access this life-changing information as privately as you choose ...** so you can avoid any embarrassment or anxiety as you work quietly to overcome your fears, until you're ready to break through: confident and empowered. And you can keep any nay-sayers from trying to talk you out of following the program successfully to the end (because they won't want you to have a leg up on them).

**The program uses the power of your mind to silence the destructive mind chatter, redefine your self-image and expectations, alter your behaviors and take total control over your future.** So it's easy to follow and can work for anyone. You don't need any special knowledge of psychology or finance ... just kitchen-table common sense and desire.

**A series of 'Action Maps' for each chapter that plot out the path to be followed ...** so you can earn the respect and awe of being an achiever as you glide through the program and people take notice of how you've changed. And soon you'll find yourself looking at other parts of your life in a similar way: plotting out action maps for different activities or goals, dissecting them into digestible bite-size tasks and mastering them, one after the other. Getting things done.

**Several short thought-provoking videos for each chapter let you sit back and absorb some of the fundamental trigger ideas, so your subconscious can already start working on them before you even take your first steps.** The effect is that you'll experience surprisingly easy, almost magical shifts in mindset. And these shifts will spill over and enrich all other facets of your life.

**Assessment tools measure your progress within the program.** Once finished with the program, your ever-increasing scores will be a source of pride over just how far you've come. You'll move forward with your life changes with joy, even if that entails doing things you've never imagined doing before. The sky's the limit.

**Short-term and long-term goal-setting exercises that define exactly where you're going.** Your focus will be unrelenting. You won't be distracted by friends and family who would rather deal with the 'old you'. You'll take steps intelligently, using your newfound clarity of purpose and feeling of empowerment. You'll watch your life options multiply exponentially ... and you'll know instinctively which ones feed your passion and lead you towards your goal.

**This Is SO Good,  
I Really Need For You To Take the Same Journey**

By following the exact same steps as are in "**Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You**" I was able to start from Square One and get to retirement-ready in five short years! Starting from having nothing set aside for retirement despite 'doing everything right' all my life, by 60 I had not only figured out and removed my self-created obstacles ... but had flourished to the point where I could retire.

I want you to do the same.

And more than ever, with today's volatile economy and IRAs, pensions, real estate and stock portfolios reduced to a fraction of their former worth, you can no longer afford to let paralysis – night sweats, anxiety attacks and fear of the future – hold you back from joyfully and boldly taking the steps that will bring you to retirement-readiness.

**"Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You"** will show you how to erase the devastating fear of ending your days powerless and broke, and take charge eagerly of your own retirement so that – with focus, clarity and self-love – you finally build the abundant future you deserve, regardless what you've done to date.

## Here's What To Do NOW ...

To open the floodgates to your well-deserved abundance and peace of mind, click on the button marked **'Try It Now Risk Free!'** and let's start you on your way to rock your retirement world!



I feel so passionately about this program (because of how I've seen my own life change) that I'm going against every bit of common sense and putting it in reach of everyone who wants and deserves it, so they can give it a try ... risk-free ... no ifs, ands or buts.

## Here's My Offer:

**First ...** You should know the risk's all mine when you order your copy of **"Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You"** with ...

**A 365-Day, It Changed My Life Or It's Free  
100% Money Back Guarantee**



This program is yours to use however you like, at your own pace, for a full year, no skin off your nose. You see, I know it works, but there's no reason why you should take my word for it. So here's what I'd like you to do:

- ✓ Go ahead and order the program.
- ✓ Then log into our website with the private access code and password we'll send you in our Welcome email and download the text or audio version of each step, whichever format best fits your busy life.
- ✓ Take the simple test to measure just where you're starting, so you'll know later exactly how much progress you've made. (It'll feel so good you'll probably forget how bad it was when you started!)
- ✓ Do the exercises that start peeling away the fears and obstacles keeping you from your dreams.
- ✓ Mark your progress on the Action Maps that keep you gliding forward effortlessly.
- ✓ And watch the short online videos for each step that let your subconscious get most of the work done long before you even start thinking about it.

Then, after all that, if don't feel like this program is going to totally change how you see your life unfolding gloriously ahead of you and what you know you can achieve ... I personally insist that you contact us by phone (1-877-000-0000) or by e-mail (support@BLBDHelpDesk.com) within a year of your order, and we'll give you 100% of your money back. No questions, no delay ... and we'll part friends.

### **And second ...**

Even if you decide you don't want to make that much effort, and just don't see how *any* program on earth could possibly break through the knotted stomach and night sweats ... despite all those women in our testimonials who today are basking in their self-assured, free-as-a-bird view of their futures ... well, that's fine. We'll still refund your money in a heartbeat.

You see, we're on a mission. Getting the dreaded Bag Lady out of the lives ... and nightmares ... of women is so important to us that we want to clear every possible obstacle or hesitation. So there's absolutely NO reason NOT to give yourself the gift of happiness.

So go ahead, click on the button marked '**Try It Now Risk Free!**' below and let's get you started on the road to fulfilling your wildest retirement dreams!

**Try It Now Risk Free!**

Now, we know not everyone is ready to let go of some ugly old bugaboos because, like it or not, they're comfortably familiar. Like an old pair of Cole Haans ... or last year's Crocs.

If that's you, that's fine. You'll know where to find us once you're ready.

But if you *are* ready, the time to join us is NOW. You see, because of the recent economic chaos, we reinforced some exercises and we're rolling this improved program out to a limited group so we can monitor just how fast it shifts mindsets and opens the floodgates to peace of mind and prosperity. And for now we're offering it only to our list of special readers ... of which you're certainly one.

Remember, with this select group I will be more available than ever to connect with you and to inspire you in little ways that grow your possibilities exponentially ... regardless of the economy. The sky's *still* the limit. **(I have so much to share with you about my bigger vision for women. Not just to survive ... but to THRIVE!)**

Once we have a nice-sized group using the program, we'll take down our offer for awhile. And after that, when we do put it back on the market, it won't be for anywhere near the same price. (My accountant already thinks I'm crazy to be offering so much for so little, especially since she's watched me sweat blood and heart for so long to develop it. And invest so much to be sure it works quickly, painlessly and effectively.)

So if we did read you right, and you ARE sick of the anxiety and life-numbing fear you feel whenever you think about your future, grab this opportunity with both hands and *don't let it get away*.

We truly hope you will join us. Together we can connect to change the futures of women our age ... one brave woman at a time!

You'll never regret it. I promise.

[Try It Now Risk Free!](#)

**Okay, So You Want This Info On Abundant Retirement. But How Much Is It?**

I'm so passionate about this system and what it can do for you that I want to give you *one more reason* to put it to work in your life. Therefore ...

**I'm Trimming \$100 Off The Regular Price!**

For a limited time, you can get **"Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You"** — not for the scheduled price of \$297.00 — but for just ...

**\$197.00**



**Now, To Sweeten The Deal Even Further ...  
I'm Giving You A Secret Email Address!**

Because you're taking this voyage with us, I'm going to send you a special email address where you can write me directly three times during the program and privately ask me a question that might be holding you back. You know the kind, the ones you figure no one else has ever faced, that come out of the blue and knock you for a loop. No investment advice, of course. But most anything else is fair game.

This secret e-mail access is priceless. After all, it's a great way to tailor the program even further to your own particular circumstances, and to be certain nothing keeps you from getting to the finish line quickly and successfully.

Now you really have no reason not to *at least* give the program a try. There's absolutely no risk. You can preview it for less than the price tags still on the clothes hanging in your closet that you've never even worn. And, any time within the first year of ordering, you can still ask for your money back if ... for any reason, or no reason at all ... you're unsatisfied. That means you can try the system essentially for free, if you want.

So grab your copy of **"Bag Lady Be Damned: Retirement Lessons Your Momma Never Taught You"** now, while this special offer is still available ...



**RIGHT NOW Is The Time To Take Charge  
Of Your Retirement**

I bet you've done some terrific things so far. But why stop now? As the clock ticks, you still have so much potential for quantum growth on every level of your life. And it starts with removing obstacles.

Besides, it's much easier and quicker than you think!

You're just minutes away from taking your first peek behind the curtain ... sort of like Judy Garland with the Wicked Witch of the West. Facing the Bag Lady is no different and, in a way, we're giving you those marvelous red shoes Dorothy clicked together.

We're giving you the tools you need, in different media formats, to make it as convenient and as private as you want. You'll be following the same process the women in the testimonials did before you ... to peel away the obstacles and allow the 'fearless you' to grab control over your destiny, your future, your place in the sun.

We're showing you how to drop the useless guilt, and still play catch-up to make up for all the years you didn't quite save enough (or anything at all) because life kept getting in the way. (I know, I know, it happens to all of us. Suddenly, poof, we're no longer 25 and we're not ready ...)

We know that the financial chaos being felt globally has upped the uncertainty around us, and more people than ever are wondering if they'll ever retire. But we women have a special challenge, one that somehow snuck into our psyches early on and has made it that much harder to get ready for retirement. We know how to make that challenge disappear.

And we know that, although very few of our friends ever talk about it ... as if it were somehow a dirty little secret ... most of them are in the same boat, facing the same fears, night sweats and panic attacks.

***So here's the deal:*** right now, if you chose to join a select group of women on this voyage, you can have **instant access to all of this for only \$197**. And you have no risk whatsoever; we shoulder it entirely for you.

You get to access all the information online, test drive it, kick the tires, do whatever you want for a full year. And for those 365 days, you're free to call or write us to say you don't need or want it.

Talk about unconditional!

***This is what I'd like you to do:*** You know the power of procrastination. (It's part of why you toss and turn at night.) But this is an offer you won't want to procrastinate over. Before you get busy with something else, before you forget and then regret, please click on the 'Try It Now Risk Free' button below right now and take your first step towards finding balance, feeling

whole ... and laying the groundwork for that next glorious phase in your life.

Come on. Just do it.



Warmly,

*[Name Omitted]*

P.S. Just think of how fabulous you're going to feel when you're celebrated as the proactive one, the one who took charge and turned her retirement prospects around 100%. And if you have daughters or nieces, imagine protecting them from ever having to face the same Bag Lady demons, just by your example!

P.P.S. And remember, by signing up now, you get that secret email access to ask a question three times during the program ... to be absolutely, positively sure not to get stuck anywhere in the process.

P.P.P.S Most of all, you don't risk a penny with our 365-Day, It Changed My Life Or It's Free 100% Money Back Guarantee!

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