

DAVID BACH PRESENTS

THE AUTOMATIC MILLIONAIRE[®]

B L U E P R I N T

5 Questions to Determine If You'll Be Rich

1. Do You Want to Be _____?

2. Do You Know Your _____?

3. Do You Pay _____?

4. Do You _____ or _____?

5. Do You _____?

JIM AND SUE MCINTYRE

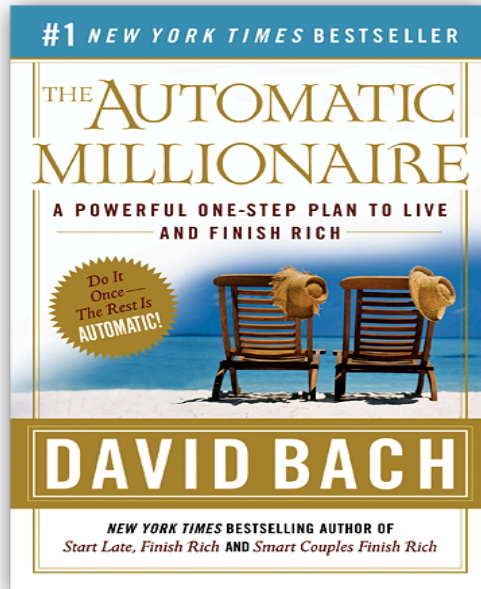
MULTI-MILLIONAIRES



- Average Income \$35,000/yr.
- Retired At 52
- 2 Homes Paid Off
- 3 Cars And 1 Boat
- 2 Kids Through College

THE AUTOMATIC MILLIONAIRE BLUEPRINT

#1 NATIONAL BESTSELLER
OVER 1 MILLION COPIES SOLD



#1 *The New York Times*
ON THE WEB

#1



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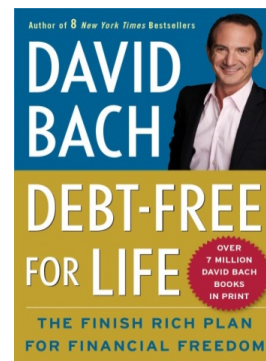
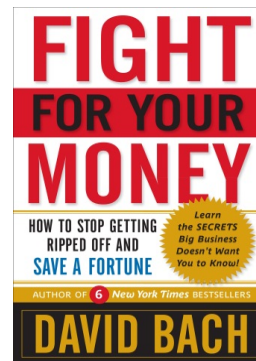
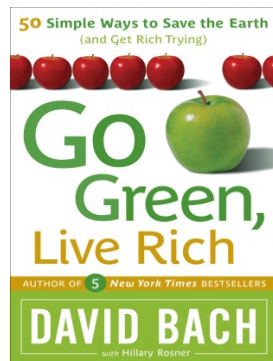
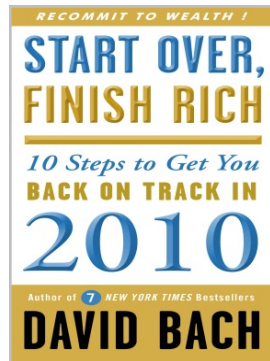
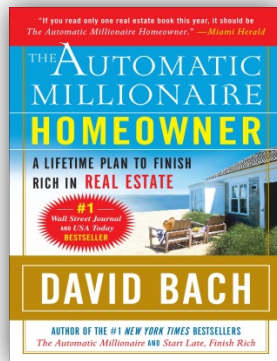
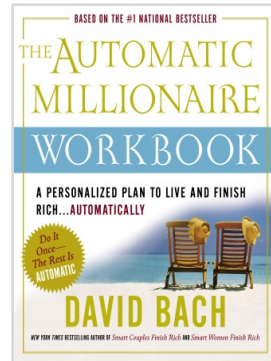
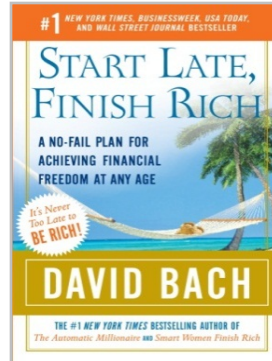
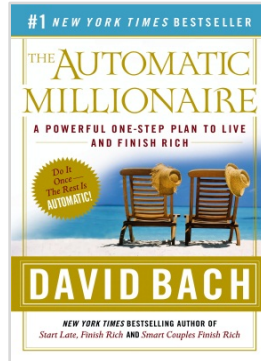
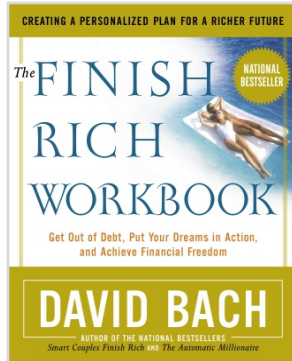
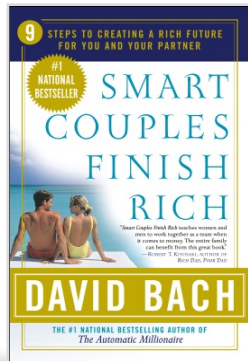
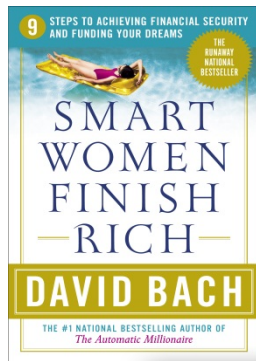


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THE AUTOMATIC MILLIONAIRE BLUEPRINT

7 MILLION BOOKS—9 NY TIMES BESTSELLERS



5 Questions to Determine If You'll Be Rich

1. Do You Want to Be Rich?

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4. Do You _____ or _____?

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5 Questions to Determine If You'll Be Rich

1. Do You Want to Be Rich?

2. Do You Know Your Latte Factor?

3. Do You Pay _____?

4. Do You _____ or _____?

5. Do You _____?

THE LATTE FACTOR®

Coffee Shop Stop

\$ 3.50	Latte
\$ 1.50	Muffin
<hr/>	
\$5.00	Total

Midday Break

\$3.75	Juice
\$1.95	Power Bar
<hr/>	
\$5.70	Total

= \$10.70 a day



USE THE POWER OF THE LATTE FACTOR®

\$10 Per Day = \$300 Per Month

\$300 Per Month = \$3,600 Per Year

\$3,600 Per Year

At 8% Hypothetical Annual Growth

In 35 Years =

\$669,967.73

IF YOU & YOUR PARTNER DO THIS:

\$7,200 Per Year At 8%
Hypothetical Annual Growth In
35 Years =

\$1,339,935

Wait 5 More Years =

\$2,014,423

Returns on all investment products will fluctuate. Investment return and principal will fluctuate and your investment value may be more or less than the original invested amount.

YOUR DOUBLE LATTE FACTOR™



Premium Cable bill

\$80

Basic **\$40**

= \$40



Premium Cell Phone

\$70

Basic **\$30**

= \$40



Premium Gym
Membership

\$100

Basic **\$40**

= \$60



Dinners Out (\$100/wk)

\$400

(\$50/wk) **\$200**

= \$200



Entertainment (\$100/wk)

\$400

(\$50/wk) **\$200**

= \$200

Saving \$540

\$20.00 DAILY AT 10% ANNUAL INTEREST RATE

--> 10 YEARS: **\$125,555**

--> 20 YEARS: **\$463,815**

--> 30 YEARS **\$1,379,498**

--> 40 YEARS: **\$3,858,289**

Returns on all investment products will fluctuate. Investment return and principal will fluctuate and your investment value may be more or less than the original invested amount.

Source: American Century Investments

FARREN WEST'S SUCCESS STORY....

IN LESS THAN A YEAR...

- Paid off **\$12,000** in credit card debt
- Drastically reduced monthly expenses
- Created a financial future with less stress
- 7 week family trip to Australia- **paid in cash!**



DARRYL AND CINDY HUGHES SUCCESS STORY....



- 2008 had NO money saved, renting a house and smoking 2 packs a cigarettes a day, his wife smoked 1.5 packs a day
- Canadian Cigarettes are \$12.50 a pack
- They quit smoking, bought a bicycle and starting riding, listening to my programs
- On April 19, 2010 they moved into their brand new 2540 sq. ft. \$469,900 house
- Still ride their bike and they haven't smoke since!

LATTE FACTOR® CHALLENGE

ITEM I SPENT MONEY ON:	HOW MUCH I SPENT:	WASTED MONEY:
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
Add together the money you spent today =		
How much money did you waste? =		

5 Questions to Determine If You'll Be Rich

1. Do You Want to Be Rich?

2. Do You Know Your Latte Factor?

3. Do You Pay Yourself First?

4. Do You _____ or _____?

5. Do You _____ _____?

PAY YOURSELF FIRST



28% Federal Tax

7.65% Social Security Tax

9% Average State Tax

HOW MUCH?

- One Hour A Day Of Your Income
- Invested "**Automatically**"
- **FOR LIFE**

WHERE DO I PUT IT?

- IRA/Spousal IRA - \$5,000
- 401k Plan - \$17,000
- SEP IRA - \$50,000
- Defined Benefit Plan- \$200,000

5 Questions to Determine If You'll Be Rich

1. Do You Want to Be _____?

2. Do You Know Your _____?

3. Do You Pay Yourself First?

4. Do You Rent or Own?

5. Do You _____?

YOU CAN'T GET RICH RENTING

- Renters Worth Just Over \$5,000
- Homeowners Worth Over \$172,000

Homeowners Net Worth 41 Times More!

SAVE A FORTUNE ON YOUR MORTGAGE

The Bi-Weekly Mortgage “Secret”

- \$300,000 Mortgage
- \$1,995 A Month

\$997 Every Two Weeks

Savings = \$106,000 In 23 Years
7 Years Off Your Mortgage

15 VS. 30 YEAR MORTGAGE

COST OF A 15-YEAR AND A 30-YEAR FIXED MORTGAGE Amount: \$300,000 Annual Interest: 6.00%		
	15-year mortgage	30-year mortgage
Monthly payment	\$2,532	\$1,799
Total interest	\$155,683	\$347,515
Total payments	\$455,683	\$647,515
SOURCE: Bankrate.com		

SAVINGS = \$191,832

***“If you own a business your #1 goal is to
own the real estate you work in.”***

- David Bach

5 Questions to Determine If You'll Be Rich

1. Do You Want to Be _____?

2. Do You Know Your _____?

3. Do You Pay _____?

4. Do You Rent or Own?

5. Do You Give Back?

THE AUTOMATIC MILLIONAIRE BLUEPRINT

MAKE A DIFFERENCE: GIVE BACK



5 Questions to Determine If You'll Be Rich

1. Do You Know Why You Want Wealth?

2. Do You Know Your Latte Factor?

3. Do You Pay Yourself First?

4. Do You Rent or Own?

5. Do You Give Back?