Rich Dad Poor Dad Author Reveals

How the Pandemic will Detonate a $28 Trillion Financial Bomb in America As Soon As 2021...

And the 3 Steps You Need to Take **Right Now** to Prepare

"Retirees will pay the price if we don't act now." — Dr. Kiyosaki

Dear Reader,

My name is Robert Kiyosaki, and I'm here with an urgent message for you.

We've reached a critical moment in history, and what happens in the next 12 months could have a massive impact on your finances and your quality of life for years to come.

You see, there is a crisis brewing in this country.

And it's going to blindside millions of Americans just like Covid-19 did.

But this new crisis isn't another virus or superbug...

It's not a disease of the body at all.

Instead, it's an affliction that directly affects the financial well-being of 50 million Americans.

And even if it doesn't directly affect you...

The resulting financial chaos it creates could destroy any chance you have for a comfortable future.

Forbes says it's:

> **So Big That It's A Problem for Everyone**
>
> Forbes

But especially if you're on the verge of retirement right now.

As Business Insider warned:

> ***"Many retirees are in for a rude wake-up."***

And PBS sponsored NerdAverse.com advises:

> ***"Americans in their 50s and 60s nearing retirement may be among the most endangered."***

It's why former U.S. Representatives from both sides of the aisle took to CNN to caution:

> ***"Retirees will pay the price if we don't act now."***

Unfortunately, they might not have sounded the alarm in time.

Because their warning came back in 2019.

But since that editorial was published, recent global events have accelerated the timeline...

And now we're about to experience...

The Greatest Retirement Crisis America Has Ever Seen

Unfortunately, most people aren't even aware that a problem exists, much-less how this disaster will impact them.

But if it has become so massive, we've reached the point of no return.

Lance Roberts of Zero Hedge calls this crisis **"unavoidable..."**

And the few people who understand what's about to happen are terrified of what's about to come.

Like billionaire Warren Buffett who calls this pending economic crisis a **"disaster."**

And the treasurer of Cook County, Illinois who sits at an epicenter of this crisis.

According to the New York Times she warns:

> ***"It's like a rubber band that's been stretched too thin. What I'm telling you is, the rubber band is about to break."***

And when that happens...

So could the way of life you've known as an American.

Unfortunately...

Most Americans Are Woefully Unprepared For What is About to Happen

And the results for millions of Americans could be devastating.

You see, America is facing a massive pension crisis...

A second "pandemic" that's about to hit our economy like a tsunami.

Experts warn:

> ***"The sheer magnitude of the rising costs [from the pension crisis] is staggering."***

And for once, they are right. In fact, the numbers are truly mind-blowing.

According to the Economist...

> Economist
>
> **Pension B**
> Pension time bomb America's public-sector pension schemes are trillions of dollars short
>
> The Economist

And despite the benefits of a record 11-year bull market, the problem just keeps growing.

As little as two years ago, Wharton estimated that public pensions are underfunded in the U.S. by $4.4 trillion...

But by last year the unfunded liability of public pension plans had grown as high as $8 trillion.

This means millions of Americans who worked hard and saved their entire adult lives are facing potential financial ruin in retirement due to these underfunded pension schemes.

And public pensions are just part of the problem. Per investors.com:

> ***"Twenty-five S&P 500 companies, including International Business Machines (IBM), GE (GE) and General Motors (GM), collectively face $1 trillion in pension benefit obligations."***

According to a report from the Economic Policy Institute, U.S. corporations are not only underfunding their pension plans...

They're underpaying their retirees an estimated $6 billion in annual pension payments.

So, folks relying on a private pension could be facing equally devastating losses to their retirement income.

Now, these numbers are massive...

But what does this have to do with you and **YOUR retirement?**

Well, according to the Pensions Rights Center, roughly one-quarter of all public and private workers have pensions.

And with 73 million Baby Boomers either retired or about to retire...

It's putting a massive strain on an already crippled system.

And when you add in Social Security liabilities...

The U.S. pension shortfall is an estimated $28 trillion.

That's almost a third MORE than the entire U.S. GDP in 2019.

In other words, the U.S. is on the hook for trillions of dollars it is unable to generate through the normal production of our economy...

And eventually regular Americans like you will be forced to shoulder this burden.

So, if you think this retirement crisis won't affect you because you don't have a pension...

Or you're in the clear because you have a 401(k), a 403(b) or another similar retirement plan...

Or even if you have no savings at all...

Then I'm afraid you're in for a rude awakening.

Because the Fed has proven that their only "solution" to financial crises is to print money like never before.

And very soon this policy will expose the fragility of our financial ecosystem.

Look, we're already dealing with a recession due to the impact of the coronavirus pandemic.

And the Chairman of the Fed recently predicted:

> ***"An economic recovery could take until the end of 2021"***

But consider this...

What happens if - before this supposed recovery occurs - the pension crisis submarines all hope for our economy to return to normal.

Well, we're about to find out.

It's the Story No One is Talking About

Certainly not in the mainstream media.

Sadly, individuals declaring bankruptcy...

Small businesses shutting their doors for good...

Even major corporations going bankrupt...

They're all things we've seen before.

And as devastating as it is both to our economy and on an individual level...

In today's polarized media climate... it's old news.

But what happens when a city finally succumbs to pension obligations it can't maintain...

And finds itself unable to pay its workers?

Meaning it no longer has the money to pay for basic services like firemen, teachers or police...

And money that should be going to public works projects and infrastructure ends up going towards paying down pension obligations it can no longer afford.

Fact is, cities all over the country are already cutting services in the hope that no one notices.

For example, Forbes recently pointed out that:

> ***"The Berkeley city council is taking criticism for prioritizing pension payments ahead of public works projects."***

But this problem isn't exclusive to California...

It's happening all over.

And as city councils across the country are being forced to make tough choices about their budgets...

It is forcing regular Americans to make tough choices too.

As a taxpayer, you're already on the hook.

And soon you might have to decide between living without basic services while paying more in taxes...

Or uprooting from your home entirely.

Just like many folks from the northeast and California are doing already.

And when enough citizens move away to avoid living in near third world conditions...

We could reach a point where the only recourse for these beleaguered cities is to declare bankruptcy.

Think it can't happen here in America?

It already has.

Central Falls, Rhode Island...

Stockton, California...

Even Detroit, Michigan, which was once **the wealthiest city in America** as recently as 1950...

All declared bankruptcy during the past decade in large part due to their pension obligations.

In all, 69 U.S. cities have declared bankruptcy since January 1, 2010...

Even worse, it's possible that even...

Your State Could Be in Danger of Going Bankrupt

Earlier this year, Senate Majority Leader Mitch McConnell said he supports allowing states to use bankruptcy to deal with their underfunded public pensions.

So, this isn't some crazy notion...

It's being discussed at the highest levels of Congress.

And once a state declares bankruptcy, it has all of the leverage to walk away from its obligations...

Directly impacting millions of people's livelihoods.

But because Congress almost certainly lacks the political will to allow a state to go bankrupt...

The more likely scenario is that the Fed will try to fix the problem by printing more money.

I've said numerous times that "bailouts are the name of the game."

And the next wave of big bailouts will almost certainly be pensions.

But who do you think that's going to help... pensioners? No?

Of course not.

Once again, bailing out pensions protects the "too big to fail" banks who get rich selling fees, loans assets to the world.

And when the pensions go bust, the big banks will once again be bailed out in the name of saving pensioners' retirements...

At the expense of the middle class and the poor.

Because while the Fed's money pressure run overtime to help bail out the banks that fanned billed cities... or week states...

It's bound to lead to hyperinflation... like the kind we experienced in the 1970's or during the Civil War.

With this hyperinflation, we could see the prices of regular goods start rocketing higher...

Meaning the money in your pocket - and your savings - will be worth much less than it's worth today.

And these soaring prices could cause people to start hoarding supplies and goods again.

Remember how bad things got earlier this year at the beginning of the coronavirus crisis?

The hoarding of basic household goods, groceries and medication...

Mothers unable to find diapers for their babies...

Even fist fights in grocery stores over frozen food.

Imagine what will happen if the dollar in your pocket can suddenly only buy a fraction of what it could yesterday?

It's make the social unrest we experienced this year look like a walk in the park.

Just how bad could things get in the near future?

That's one of the questions I'm going to answer today...

As I paint a very real picture of how the retirement crisis could play out.

Understand, it doesn't matter whether you're just starting out in the workforce or you've already retired...

What should be abundantly clear is that...

No One is Safe

To give you a more concrete example of the danger we're in...

Consider this calculation from a couple of professors who've examined this crisis in detail.

They claim that:

> ***"If the shortfall were [only] $0 billion, divide that amount by the 156 million workers in the American labor force [and there would be an] obligation of about $32,000 per worker."***

But the picture gets even worse when you factor in Social Security.

From the same article:

> ***"Broaden that to the federal level, where the impending shortfall in Social Security is well-documented, and the scope of the problem grows. Instead of $32,000 per worker, it's about $171,000."***

Look, around half of American households have no retirement savings at all...

And according to a study by Fidelity, the average account balance for those that do is around $99,000.

If our individual obligation amounts to $171,000...

Where does this extra money come from?

That's the point of my message to you today.

Because the reality is that the working class and the middle class will bear the brunt of these obligations...

They always do.

So, unless you're sitting on a massive nest egg immune to the impact of hyperinflation...

You're going to need to find some other way to make it through the coming crisis.

Now, I realize this sounds dire...

It's OK to be concerned... worried... or even scared of what's coming.

But it doesn't mean you should give up hope.

The good news is that it's not too late to get through this retirement crisis in good financial shape...

But only if you are prepared to act right now.

In the next few minutes, I'm going to show you 3 ways you can prepare for the impending retirement crisis.

Plus, one surefire way to make sure you don't fall victim when it hits.

I'll also show you how to claim your copy of my brand-new book that explains this crisis in detail...

And shows how it's possible for you to come out on the other side better off than you were before... with actionable steps to improve your cash flow.

But before we go any further, I want to share one thing perfectly clear.

It doesn't matter where you stand politically...

The situation we're facing with this retirement crisis is very real.

I'm prepared to show you just what we're up against...

And what you can do to make sure you not only survive but thrive when we're hit with the full force of this crisis.

But first you must be willing to...

Open Your Eyes

To a reality that most people simply do NOT want to acknowledge.

To a reality that I'm sure you don't want to acknowledge.

But it's a reality we must face if we want to survive and thrive in the coming years.

Because the truth is that the coronavirus crisis is just the beginning of a series of events that will change our world forever.

Events that will make it very difficult for those who don't prepare to survive and thrive in the years to come.

Events that will make it very easy for those who do to do just that.

Now, I'm not saying this to be alarmist or to scare you.

I'm saying this because I want you to be aware of what's coming so you can take the steps you need to take to survive and thrive.

Because I want you to be one of those who survive and thrive.

I want you to be one of those who see the coming crisis as an opportunity to improve your life and the lives of those you care about.

I want you to be one of those who see the coming crisis as an opportunity to help others who are not as prepared as you are.

I want you to be one of those who see the coming crisis as an opportunity to make the world a better place for everyone.

Now, I'm not saying that you can do all of this by yourself.

In fact, I'm not even saying that you can do any of this by yourself.

But I am saying that if you want to survive and thrive in the coming years, you need to be willing to open your eyes to the reality we are facing and take the steps you need to take to survive and thrive

In fact, some mainstream news sources tried to spin the 2020 lockdown into something that fits their narrative...

Calling it the Great Pause.

But I prefer to think of this period as a great awakening...

A GIANT wake-up call for all Americans.

When people finally realize the way they've been misled...

By their teachers... their government... and even by the money that sits in your wallet...

I should know...

I Saw This Coming

Back in 2018, a popular UK newspaper posted this headline:

> **Global CRASH warning: World is heading for worst economic MELTDOWN' says famed author**

I'm the famed author in that headline...

And I'm still outraged that the mainstream media here in the U.S. didn't give it more coverage.

Of course, I realize it's not the narrative they want to tell.

Again, my name is Robert Kiyosaki.

You might know me as the author of the #1 personal finance bestseller of all time, *Rich Dad Poor Dad*.

Maybe you've seen me on FOX News, CNN, the BBC, Larry King Live, Oprah or a host of other shows.

Or perhaps you listen to my Rich Dad Radio Show.

If so, you know I'm genuinely concerned about what this impending retirement crisis means for everyday Americans.

It's going to be another wake up call for millions...

Although I'm afraid it will be too late for them.

But it doesn't have to be too late for you...

If you're willing to experience your wakeup call today.

I experienced my own wakeup call all the way back in 1972...

And it changed my life.

You see, back then I wasn't rich or famous...

I was a Marine serving my country in Vietnam.

And I'm one of the few who would tell you that my time in Vietnam was a great experience.

Because it was there that I did as my commanding officer suggested...

I Opened My Eyes to the Reality of My Situation

Now, I'm proud I served as a Marine.

But although I love my country, in Vietnam I stopped drinking America's Kool-Aid.

Not because I was angry... but because I was just disillusioned when I discovered the real reason we were at war with the Vietnamese.

It had nothing to do with Communism...

And everything to do with making the elites even wealthier.

Ever since then I've learned to question the conventional wisdom...

And to look for the truth behind the stories we're told by the government and the mainstream media.

It's how I became so successful...

And why today I'm able to generate cash flow that lets me live a lifestyle of my choosing.

It's NOT because I'm smarter than anyone else...

In fact, I was a C student in school.

But outside of school I focused on my financial education...

And it put me in the position where I never have to worry about money again.

Today I find fulfillment by sharing the secrets of my success with like-minded people.

Just like my rich dad did with me.

And ever since I wrote *Rich Dad Poor Dad*, I've devoted my life to helping others improve their financial education.

Like when I went on live TV and warned everyone about the crisis of 2008...

BEFORE it happened.

Of course, nobody listened to me. And they paid the price.

By 2010 a lot of Americans had their savings due to fake stock market bubbles created by government intervention, rampant speculation and outright fraud.

Meanwhile, corporations and the ultra-wealthy were bailed out time and again...

While the middle class paid the price.

Today, many of these folks still haven't recovered.

Yet the stock market soldiers on, fueled by trillions of dollars from the Fed in the form of quantitative easing.

And that's a double whammy for the middle class.

You see, not only does quantitative easing help the rich get richer...

It has helped force down interest rates to today's historically low numbers.

So traditionally safe places to put your money - like CD's and money market accounts - are now practically worthless as savings tools.

After all, putting your money in a regular savings account today means you're losing money to inflation...

So, it's no wonder some people just put their money into the stock market with no real education about what they're investing in.

But let's say you DID decide to pull all your money out of the stock market...

Perhaps you already have.

Because even if you have to save more and spend less just to get by...

At least you're safe from the machinations of Wall Street... right?

Unfortunately, that's not true.

There's still a massive amount of pension money parked on Wall Street...

And it's the catalyst for my urgent warning today.

You see...

America's Pensions are Being Stolen!

And the over $6 million pensions in the United States alone are practically helpless to do a thing about it.

Because if you think that the people running the boards overseeing these pensions are keeping it safe from the greedy Wall Street sharks...

Then you're sorely mistaken.

They've been taken on the same ride as you.

Just take a look at who makes up the boards of public pensions...

It's mostly politicians, or school teachers, or cops... or even sanitation workers.

So, there's no one on these boards with experience managing pensions...

And there's no law requiring it.

So, it's no secret how Wall Street factors into this impending pension crisis...

It's sheer greed.

As I make clear in my new book, *Who Stole My Pension? How You Can Stop the Looting*...

Wall Street casinos are charging high fees for gambling in risky hedge funds and other speculative investments, outrageous investment industry conflicts of interest and outright violations of the law.

In fact, according to a December 2019 report published by Pew Charitable Trusts:

> ***"About three-quarters of these assets are held in alternatives, which often called risky assets – stocks and alternative investments, including private equities, hedge funds, real estate, and commodities."***

But because of the accounting rules governing public pension plans...

This risk is actually attractive to those in charge of running and funding these pension funds!

As the New York Times notes:

> ***"It's simpler to put money in riskier assets and bet on rosy investment returns than to commit more taxpayer money upfront."***

Look, economists have insisted for years that public pensions should move to safer investments as their members get older.

But not only have public pension systems ignored this sound advice...

They've taken an even more risk since the Great Recession.

And whether or not you have a pension that should make you angry...

Because as a taxpayer you'll ultimately pay the price when these funds get bailed out...

You're on the hook regardless.

Wall Street - and the ultra-wealthy 1% of Americans who own over half of all stocks - know this...

And our government is complicit.

Can you see how how...

This Affects Everyone

And if you think Social Security is going to somehow cover all your retirement needs...

This recent headline from Politico says it best:

> **Coronavirus could push Social Security to insolvency before 2030**

When the bottom falls out of the economy thanks to the retirement crisis...

Who knows how many years will be shaved off that date.

So, it doesn't matter whether you have a pension or a 401(k) plan... or no plan at all.

You are about to have your financial life severely disrupted by forces outside of your control.

It's why the second thing you must do to prepare for this pension crisis is to acknowledge that you need to establish some way of earning income will into your retirement years.

Many of us remember hyperinflation leading to shortages in the 1970s...

The long lines for gas, the anger and the frustration.

And most of us vividly recall what happened a decade ago when banks were on the verge of collapse ...

People lost their jobs... their homes...

And many lost their retirement savings.

Now imagine these scenarios occurring on top of the fragile economic situation we find ourselves in today!

With nearly half of adult Americans out of work this year...

And 42% of the jobs they lost potentially NEVER returning.

The Fed has already created a historically unprecedented amount of national debt out of thin air...

And some experts say this pension crisis alone could raise its total by $7 trillion or more.

To put that in perspective... that's around a third of our annual GDP.

And the number keeps growing daily.

At some point - perhaps very soon - we might simply find that we can't create enough debt to tackle this problem...

Especially with so many countries, like China and Japan, owning trillions of U.S. debt.

All they have to do is start calling it in...

And we're screwed.

Regardless, it's obvious that we're quickly running out of time...

And those who don't act now will pay the price.

Mark my words, many people will never recover financially from this pandemic disaster...

And without a financial education you might be one of them

But ultimately...

It's Up to You to Take Action

And the sooner you do...

The sooner you can take control of your financial future from the forces working against your success.

You don't have to be a victim...

You can learn how to survive and even thrive in a financial crisis just like the rich do.

Because the rich already know how to use these forces to make more money rather than have them steal their wealth!

That's because the rich play by a different set of rules when it comes to money.

The rich know how to make investments and run businesses that allow them to pay little to no taxes...

The rich know how to use debt and other people's money to make investments that provide constant cash flow while paying that debt off...

The rich know how to make investments that hedge against inflation and make them money while others are falling behind...

And the rich know how to utilize all these forces to have a secure retirement provided by cash-flowing assets.

The good news is that there's no better time than right now to find out how you can take advantage of these new rules of money.

I'll show you how in the pages of my new book, *Who Stole My Pension? How You Can Stop the Looting*.

In it you'll find:

- The cash in your wallet is WORTHLESS! Even the former Chairman of the Fed admits there is "no safe store of value" for your money. On page 41, I show you what you should do with it instead (and how it can make you very rich!)
- Do you live in a house of straw and sticks, or do you live in a house of bricks? I'll show you what to look for so your financial house isn't blown over by the slightest crisis, and how you can make sure the financial house is strong enough to last for generations. Page 224.
- A little-known book written nearly a decades ago by a reclusive genius predicted today's economic mess. I'll show you how to use this book to make the retirement crisis about to hit, you'll want to see this immediately so you can prepare yourself for the worst of it. See page 34.

And that's just the start.

I co-wrote *Who Stole My Pension? How You Can Stop the Looting* with my friend Edward Siedle.

You might have seen him in the pages of Forbes or on Bloomberg TV.

He's a former SEC attorney who also owned securities trading and investment banking firms...

But he's probably best known as "the Pension Detective" because he has pioneered ***over $1 billion*** in forensic investigations of the money management industry.

In fact, he's such an authority on pensions and investment management matters that he testified before the Senate Banking Committee many times.

It's safe to say he really knows his stuff.

And in *Who Stole My Pension? How You Can Stop the Looting*, Edward unpacks the retirement crisis in simple and effective language.

Speaking directly to you about how we got here... and what you can do about it.

In this important book Edward exposes:

- The page-turning Warren Buffett case to pensions in 2019. "Basically they ignored it... but you shouldn't. Over decades it could mean real egg from being up to $1,000s or more! All of the details are on page 109.
- How you can join other concerned citizens to put an end to destructive pension practices. It's simple to do and everyone is welcome. Turn to page 250 and I explain how you can take the initiative to change our children's economic future. It could be the only way we stop the looting!
- The #1 thing Edward learned while investigating over $1 billion in retirement plans. Already hundreds of billions of dollars have been stolen this way, make sure it doesn't happen to this team. Turn to page 2 immediately to find out how to protect yourself and your family.

And that's just the tip of the iceberg.

It's also only half of the value you'll find in *Who Stole My Pension? How You Can Stop the Looting*...

Because in every chapter I give you tangible and actionable ways to better prepare yourself for the crisis to come.

With my decades of experience as an entrepreneur and teacher, I've leveraged the secrets my rich dad taught me to help others find success.

With my decades of experience as an entrepreneur and teacher, I've leveraged the secrets my rich dad taught me to help others find success.

- The 8 things your parents taught you about money that you need to unlearn. You'll be shocked by #2 on this list. I'll bet it's the OPPOSITE of everything you ever believed. Turn to page 136 immediately to find out how to undo the damage!
- A simple Bible passage can show you how you can afford to live well. This life-changing passage is one you might want to write down and keep with you at all times. I'll explain it all on page 136.
- I exposed the world's my Cashflow Quadrant in 1998. Now, two decades later, I'll show you how to apply it to today's economy, and which quadrant you want to move into. See page 139.
- How to make sure your million-dollar idea actually makes you millions. You don't need to have a lot of money or connections. But you do need this (see page 252.)
- Is shadow banking real? I expose the truth behind the way this little-understood market operates right under your nose… and on page 155 I'll show how you can illegally enter this "hidden" world for huge profits.

Here's a small handful of the incredibly positive reviews we've received for *Who Stole My Pension? How You Can Stop the Looting*

★★★★★ **A Must Read For Every Employee & Retiree**

Makes you double think your path and investigate your current situation. A Must read for every employee & retiree.

Format: Kindle Edition | Verified Purchase

★★★★★ **It's time to face reality about pensions and the world in general...**

This is a must-read book from Robert Kiyosaki and Tom Wheelwright. Pensions are a ticking time bomb, as well-documented by Rod Street, the UK government and how we are all being severely exploited as a few can get obscenely rich, all at our expense.

Everybody needs to read, understand, and ACT on this information! Everyone will be affected by this whether or not you personally have a pension. It's time for people to start standing up, face reality and get into positive action.

Format: Paperback | Verified Purchase

★★★★★ **I had a blast with this book**

Many of my lifetime questions had been answered or partially answered (finally). Looking forward to re-reading it again! I will definitely recommend it among my family members.

Format: Paperback | Verified Purchase

Frankly, we're humbled by these wonderful reviews… but we're not surprised.

Because with Edward's analysis of the retirement crisis and his strategies to create the kind of cash flow that could turbocharge your monthly income.

We've created the perfect one-two punch to power you through anything that pitch at you over the next few years.

And with the death of the pension, it's even more important for you to understand how to…

Make Your Money Work for You

Instead of just working for money.

Once you open your eyes to the reality of your situation, and you decide to take action and pursue a financial education…

This is the final step toward ensuring you're prepared for this upcoming retirement crisis…

And it's one of the most fundamental concepts of the Rich Dad philosophy on money.

Once you master this concept…

A whole new world of opportunity opens up for you.

And this brings me to the one surefire way to make sure you don't fall victim to the retirement crisis when it hits:

Give yourself the gift of an ongoing financial education.

Because my brand-new book, **Who Stole My Pension? How You Can Stop the Looting**, offers you foundational knowledge to help get you through the retirement crisis…

But you need consistent exposure to different cash flow opportunities in order to truly fulfill your retirement dreams.

Look, years ago I started a successful company and made millions…

But I nearly lost it all and had to start all over again.

It was so bad that for a while I lived in my car.

But I failed so you can succeed…

And so you don't have to spend years figuring out how to create the kind of cash flow that offers unlimited financial freedom.

I've done it already.

That's why I'm willing to cash you a copy of my newest book, **Who Stole My Pension? How You Can Stop the Looting** - right away…

Once you claim a 100% RISK-FREE trial subscription to my monthly research service called the **Rich Dad Poor Dad Letter**.

The **Rich Dad Poor Dad Letter** is a monthly research service that helps Americans – especially those of or approaching retirement age – prepare for anything that might come their way…

And it's an invaluable resource for the retirement crisis we're facing today…

Because it allows me to stay in contact with you every month…

To bring you the most cutting-edge ideas and opportunities I find as **they become available**.

It's packed with all the research and tools you need to find the right kind of investment opportunities to make your money work for you…

And to help you create a level of financial security that allows you to pursue other passions.

Because that's when financial security becomes financial freedom.

And since I'm continually gaining insight into the kind of wealth-building secrets that everyday Americans typically aren't exposed to…

The **Rich Dad Poor Dad Letter** allows me to share traditional AND non-traditional opportunities with you every month.

So, no matter your financial situation is, you're likely to find something that works for you…

It's NOT a cookie-cutter approach to wealth building.

Instead, it's my very best ideas about money and retirement…

Plus, new and unusual income generating secrets that I'm confident will help you grow your wealth.

When you claim a 30 DAY RISK-FREE trial to **The Rich Dad Poor Dad Letter**, I'm immediately send you your first issue and your copy of **Who Stole My Pension? How You Can Stop the Looting**.

I'll even cover the shipping.

Then every month for the next year I'll follow up with ideas and strategies to help you maximize your income.

After all, my rich dad was an invaluable resource for me as I made my first million…

And the **Rich Dad Poor Dad Letter** can be the same for you as you establish your own path toward wealth and financial security.

But my new book is just the start of the bonuses you'll receive when you join us today.

Because I want to make sure you have everything you need to protect and grow your money for both the near and long term…

So, I put together a package of materials designed to help you navigate through the retirement crisis with relative ease.

And it starts with…

★ BONUS #1 ★
"How to Survive the Next Supercrash"
($99 Value)

American households lost roughly $16 trillion in the Great Recession of 2008.

But I've shown you how the next downturn could be even worse…

Especially as cities and possibly even states face bankruptcy due to the retirement crisis…

All signs are pointing to the possibility of an imminent "supercrash."

When it happens, I don't want you to end up like the millions of Americans who were devastated the last time the economy bottomed out.

That's why I want you to have this urgent report which reveals even **more** strategies of the rich who make money when it crashes.

And show you how it's possible to significantly grow your wealth in a falling economy.

Because I believe you deserve the same opportunity as the 1% to increase your wealth when the economy goes bust.

For example, I'll show you how you could have TRIPLED your money even when the stock market went into a free fall in 2008.

RECESSION MONEYMAKER #1

Over the last 15 years one misunderstood investment has delivered a 315% return.

And even when the S&P lost a third of its value in 2001-2008…

Savvy investors who bought and held this investment could've made more than 3X their money in only 4 years!

Not only does it have a history of crushing stock and bonds…

It's so lucrative that rich congressmen are actively trying to rewrite the tax code to make this investment TAX FREE!

That way they can make even more money on it.

RECESSION MONEYMAKER #2

Some of the world's richest families have made billions from this investment…

It's helped the Rockefellers generate a fortune and keep it throughout the Great Depression… both World Wars… and even the 2008 financial crisis.

And while plenty of ordinary Americans flock alongside them…

There's a SHOCKING secret about this investment that only the rich know.

Thanks to a quirk in the Tax Reform Act of 1986 signed by President Reagan…

If you invest in it a certain way, you can ERASE $1,000s from your taxable income.

Which just means MORE money stays in your pocket…

Money that most Americans would never have in a crisis!

RECESSION MONEYMAKER #3

This is one of the biggest reasons I've been able to make a fortune investing during market downturns.

That's because it's the only investment I know where you can generate extra monthly income…

And have the what at postponing your tax bill indefinitely!

Imagine what you could do with extra cash during a recession.

You could load up on tons cheap assets… and sit tight while everyone else panics.

That's exactly what I did during the downturn, and what famed investors Warren Buffett, Jamie Dimon, and John Paulson did in 2008!

You'll find each and every single one of these recession money makers inside my urgent report **"How to Survive the Next Supercrash"**

And it's yours for FREE the moment you join **The Rich Dad Poor Dad Letter**.

Plus, I'll send you a second bonus that addresses a specific component of the retirement crisis we're facing…

★ BONUS #2 ★
401(k)Jaws
($99 Value)

I know that might be a hard pill to swallow, but…

Your 401(k) could end up worthless.

Because even though you are told that if you put enough money into your 401(k), you'll have plenty to live on when you retire…

The numbers tell a different story.

According to Fidelity, the median account balance for Baby Boomers with a 401(k) is $69,900.

And that's not nearly enough to survive on.

Especially for what could be decades of retirement.

At a 5% drawdown once you retire, that's only about $3,500 a year!

What's worse is that your 401(k) only gives you the illusion of control over your own money.

Because when you invest in mutual funds, you're really just handing it over to Wall Street.

Do these fund managers really care what happens to your money…?

Or is it more important to them to keep on pocketing their fees regardless of what happens to it?

And then there's the fact that if you want to access your money before retirement, it'll often cost you a hefty fine.

Now, it's true that some of these fees were rolled back by the Trump Administration…

And that was the right move.

But we're not pleased that it's so easy to access your 401(k) money as it is to access your bank account.

And, ultimately, your retirement success is still pegged to the stock market…

And all of the problems that come with it.

I mean, it's great to watch your money grow when the stock market keeps going up…

But what happens when the market inevitably crashes?

There's no insurance for a 401(k)…

It's your problem to deal with.

And according to Fidelity Investments, the market downturn in 2020 tore:

"Caused average 401(k) balances to fall 19% from the fourth quarter of 2019 and average Individual Retirement Account balances to drop 14%.

That's a massive loss…

And it's even tougher for folks who still haven't recovered from the 2008 financial crisis.

The impact of losses like these can't be understated.

For those 65 and older, there's a direct correlation from the damage done to their 401(k)s a decade ago to their increased rate of bankruptcy today.

And for those who are still working, the picture gets even worse.

Because major employers like Best Buy, Choice Hotels, Tenet Health, and others are starting to suspect their employee matches…

And this forces employees to invest even more in their 401(k)s just to keep up.

It's a vicious cycle.

Look, 401(k)s are all that most Americans know about retirement planning.

But do you really know the ins and outs of a 401(k)…

Or the challenges it creates for a healthy retirement?

Andy Tanner does…

And in his eye-opening book, **401(k)aws**, he reveals the good, the bad and the ugly when it comes to 401(k)s and similar types of retirement plans.

Andy is a close friend of mine who works as a Rich Dad Advisor for Rich Dad Asset.

He's also a renowned paper assets expert and successful business owner and investor who speaks face to face with thousands of 401(k) participants each year…

And that has helped him understand the complexities of 401(k)s better than many money managers.

That's why this book is absolutely vital to stay in front of the retirement pandemic…

Even if you don't have a 401(k) yourself.

Because Andy is a straight talker who doesn't sugar coat things.

But he's NOT all doom and gloom…

If you have a 401(k) that's not doing so hot, he'll show you how there could still be time to put your financial house in order.

And even if you don't have any money saved at all…

This book could help motivate you to seek an alternative path to retirement income.

In **401(k)aws**, Andy shows you what you can do to ensure you're fully prepared to face the retirement crisis.

Including:

- How to use a little-understood hedge in your 401(k) to protect and grow your wealth. Even if you don't have a 401(k), you could use this low-cost hedge to ensure your nest egg doesn't get depleted when the economy goes south. Plug it right, and it could even provide income. Turn to page 142 for all the details.
- The real problem with your retirement plan. It's NOT your 401(k) plan or your bank's interest rates. Yet it's been staring you right in the face all this time. Fix this, and you're likely fixed your retirement planning hoop you'd ever experience… for good! Page 179.
- The one strategy they pray those and 401(k) plans have in common. Until you find out what this is, you could be hemorrhaging $100s or even $1,000s every month without even realizing it. You'll want to turn to page 128 immediately to find out what it is and how you can do about it.

There's a ton of insight and practical advice like this in the pages of **401(k)aws**!

But, ultimately, it comes down to this:

Can you outperform a mutual fund manager?

Chances are the answer is YES.

And in **401(k)aws** you'll find out how to follow the path to real financial freedom.

Not the fake path that ends with Wall Street consuming the lion's share of your hard-earned money.

And because pensions, 401(k)s and other "safe" retirement vehicles can no longer be counted on to provide a comfortable retirement…

It's also send you a third bonus to open your eyes to an entirely new store of wealth.

★ BONUS #3 ★
The "People's Money" Bundle
($99 Value)

There's a resolution in money happening today.

And whether you believe it's a fad or you think it's the future of currency…

You need to be aware of how it could impact your retirement nest egg.

Because no matter what happens to the U.S. dollar in the future, the future of currency has already neared its head.

And while politicians and government officials will continue to fight to keep control of the money supply…

Circumstances like the ones I outlined today might make their efforts moot.

And even if things don't play out exactly like I anticipate they will…

Cryptocurrency does nothing but strengthen.

Bitcoin, Ethereum, Ripple, Litecoin, Bitcoin Cash, Cardano, Stellar, Monero, Dash, Tezos, Zcash, Dogecoin, Ethereum Classic, Bitcoin Gold, Bitcoin SV, Binance Coin, Tether, Chainlink, Cosmos, Cardano, Polkadot, Stellar, Tezos, Monero, Dash

the case for these new, digital currencies to slowly steer market share from the current currencies.

That's why I'm also going to send you two reports I've bundled together into what we're calling **"The People's Money Bundle."**

It's designed to help you understand and capitalize on this new stream of wealth...

So, you can choose whether investing in digital currencies is right for your situation.

The first report in this bundle is called **"The $1 Disruption Currency of the Future."**

And it acts as a primer to introduce you to this new world.

It shows you:

- How the Fed and other Central Banks created the perfect environment to push these digital currencies to the mainstream for everyday investors.
- Where to begin investing in digital currencies. This section includes a step-by-step guide with instructions on how to get started today, including links and investment strategies.
- When the election is over this year, all signs point to a massive stimulus package. This is the one possible you could see its value double in 2021. This report shows you why you should consider investing in it.

Again, *I'm not suggesting you put all of your money into these digital currencies...*

In fact, all investing carries risk so it should go without saying that you should never risk more than you can afford to lose.

But do believe this could be the new money of our near future.

You need to be prepared for this eventuality and position yourself early for any potential gains.

It's why I also include a second report in **"The People's Money" Bundle."**

This one is called *The Three Tiny Digital Currencies to Surge in 2021*...

Inside this report you'll find what I believe to be the most potentially explosive digital currencies this year.

And it's possible they could see astonishing gains...

Because it has happened before!

Remember what happened the LAST time digital currencies exploded?

As the dollar become weaker and weaker due to the effects of the retirement crisis...

It could become a reality again.

I believe these three digital currencies give you the best chance to realize similar gains...

But even a fraction of those gains could be life-changing with a large enough initial stake.

It's why I've included all of the details on the future of money in the two reports that constitute **"The People's Money" Bundle.**

And I'll send it to you immediately with all of the rest of your bonus gifts.

Plus, I'll also send you:

☆ BONUS #4 ☆
Rich Dad's 2021 Tax Guide: 91 Loopholes
($99 Value)

Because once the pension crisis hits...

Things are going to get a lot worse for all of us.

Already, local governments are facing large budget hole...

In fact, Moody's recently downgraded local governments from "stable" to "negative" due to the impact of the coronavirus...

And because of this, you're going to see an increased pressure on local and state governments to finally act on their pension problems.

Of course, as a taxpayer it's YOU who will be expected to foot the bill...

The numbers practically assure it.

You see, Bank of America found that every additional $1 billion in pension contribution needed takes away about $2.5 billion from state and local government investment.

Which means the two options governments face to either reduce benefits or raise taxes...

And it's a LOT easier to raise taxes than face the political pressure of rolling back the pension payments due to workers.

We're already seeing these tax increases happen in states like Illinois...

And citizens are reaching the breaking point.

Forced to pay too much in taxes for insufficient protection and services, they're moving out in droves.

Even Warren Buffet warned against moving to states with large unfunded pension liabilities, like Illinois, Connecticut or California.

Because once their pension funds start running out of money...

It could lead to a tipping point that shuts down entire public programs.

And in the worst-case scenario it could bankrupt entire cities... and even entire states.

And that would create a ripple effect on other local and state economies...

Leading to a federal crisis that we're unprepared to face.

That's why you need to understand the tips and tricks the rich use to pay less taxes...

Like the 91 tax loopholes I show you in *Rich Dad's 2021 Tax Guide*.

In it you'll discover over looked tax strategies possibly available to you like:

- **"Derrick Blaughur' that could help keep eligible folks' hard earned money in their savings account instead of with the taxman (page 77.)**
- **How Section 933 LEGALLY helps eligible citizens pay ZERO in federal income taxes (but, they don't have to give up their U.S. citizenship.) It's all on page 25.**
- **The one-time move to "upgrade" the typical retirement account and "DRAIN" some of your taxable income (Page 21.)**

Plus, a host of other valuable tips and strategies.

Many tax strategies are "niche" and may not apply to you, but like I said before, knowledge is power during this financial crisis. The more you know the better off you'll be.

In fact, my 2021 Tax Guide contains an additional 88 potential tax strategies!

It's a $99 value but you'll get it for FREE when you subscribe to my flagship newsletter.

So, let's recap everything you'll get with your 100% RISK-FREE trial of the *Rich Dad Poor Dad Letter* when you sign up today.

In addition to my monthly newsletter ($99 value) containing all of the research and analysis you need to stay on top of the most current and cutting-edge money-making trends, you'll receive:

- **My Brand-New Book: *Who Stole My Pension?*** ($29 Value) A guidebook to help you protect and grow your wealth during the retirement crisis. Yours FREE when you sign up today. I'll even cover the postage to send you a bound copy!
- **Bonus Gift #1: How to Survive the Next Supercrash** ($99 Value) Specific and actionable steps to take during the next economic downturn.
- **Bonus Gift #2: *Andy Tanner's #1Scheme*** ($99 Value) Get to know the ins and outs of your retirement plan. And even if you don't have a 401(k) you'll find valuable insights and recommendations for retirement planning.
- **Bonus Gift #3: The "People's Money" Bundle** ($99 Value) Two reports containing everything you need to position yourself to take advantage of digital currencies.
- **Bonus Gift #4: Rich Dad's 2021 Tax Guide: 91 Loopholes** ($99 Value) This vital resource will show you how it's possible to keep your money out of the greedy hands of the taxman.

That's a **total of $524 of value!**

But don't worry...

Your 30-DAY RISK-FREE trial to the *Rich Dad Poor Dad Letter* won't cost you anything near that today.

You see, I've made it my mission to help people avoid the tragic consequences stemming from a lack of financial education...

And it wouldn't be right to put an undue burden on you for this knowledge.

I'm also completely transparent about the cost of the *Rich Dad Poor Dad Letter*...

Because I'm confident it's a great deal.

My publisher usually offers a one-year subscription at the retail price of $99...

And, frankly, that is a total bargain.

But I've decided that in today's uncertain economic climate that bargain price still isn't low enough.

After all, we're facing a disastrous retirement crisis...

And I want you to be able to act quickly to protect yourself.

So, I negotiated an even better deal for you today.

That way I can keep in touch with you every month through my newsletter for the lowest price possible.

But before I tell you about this incredible new subscriber discount offer, I have one more bonus for you.

Something to ensure your eyes are wide open to the reality I exposed you to today.

☆ BONUS #5 ☆
FAKE: Fake Money, Fake Teachers, Fake Assets: How Lies Are Making the Poor and Middle Class Poorer
($29 Value)

You've seen how much of what we're told to believe by the government, Wall Street and the mainstream media simply isn't true.

It's at the very heart of what I've been trying to make clear to you today.

And it's why I want to send you a copy of my book *FAKE: Fake Money, Fake Teachers, Fake Assets: How Lies Are Making the Poor and Middle Class Poorer*... right away.

That way you can become fully aware of how the elites have swindled you...

And what you can do to get even.

Inside *FAKE* I'll explain exactly why...

- The $700 trillion problem that drained retirement accounts in 2008 is worse than ever at an estimated mind-numbing $1.2 quadrillion in 2018... and how it's ready to spill at any moment.
- How the next crash could cause your bank savings to vanish overnight... Even if it is FDIC insured. They don't want you to know this, but here's how it could happen...
- PLUS: When this $1.5 trillion bubble pops, it will hurt 84 million Americans... maybe even you (hint: It has nothing to do with the stock or real estate markets)

Look, you know that in today's heated world it's tough to tell what's real and what's FAKE...

But I'll show you how to spot the difference so you can arm yourself against those who wish you harm.

I'll also explain how so much of you thought was true is a big, fat LIE.

Your money... your financial security... even history as you know it...

They're no longer what you were taught in school.

But you can do something to protect yourself.

When you start your 30-DAY RISK-FREE trial to the *Rich Dad Poor Dad Letter* today, I'll rush you a copy of *FAKE: Fake Money, Fake Teachers, Fake Assets: How Lies Are Making the Poor and Middle Class Poorer*...

And I'll even cover shipping and handling... so you pay NOTHING for the book.

It's the final piece of the puzzle for you to wake up to the new economic reality.

The only thing left for you to do is...

Decide If You Want to Face the Future With Your Eyes Wide Open

Because I'm afraid that far too many people are content to live their lives with their eyes closed.

Look at what you endured in 2020.

You know what it's like to have your life put on hold...

Imagine that happening to your retirement... indefinitely.

That's the situation we're facing today...

And I urge you NOT to let it happen to you!

The best way to become wealthy is to educate yourself to become better with cash flow.

It's why I believe that our educational system has failed millions of people... even the educated.

When I think about how little I learned in school about how to save money works, it's clear why so many people struggle.

And why my educated peer did ended up without a job, without a paycheck, and without a pension.

Then I think about everything my rich dad taught me...

And it reminds me that I have a duty to pass on my knowledge to people like you who want to make a difference in their own lives.

It's why I get messages like these from folks all over the country:

John M from Dallas, TX wrote in to say:

> **"I have taken Robert's recommendation to educate myself about investing and managing my life to move in the direction my family needs to go financially."**
>
> John M – Dallas, TX

Mike C. from Connecticut writes:

> **"The info is timely and on target. Information I probably could not get elsewhere. Thanks!"**
>
> Mike C. – Connecticut

Kathy H. from Aurora, CO says:

> **"I love the analogies, information and positivity...constant reminders that anyone can change their financial future."**
>
> Kathy H. – Aurora, CO

Robert N. from Pennsylvania says it is:

> **"Great, inspirational information on how to deal with the financial world we exist in today."**
>
> Robert N. – Pennsylvania

And Andre U from Detroit, MI is amazed that:

> **"You get an unbelievable amount of information!"**
>
> Andre U. – Detroit, MI

While John W. from Stockton, CA says the *Rich Dad Poor Dad Letter* is:

> **"An excellent newsletter which has renewed my faith in the possibilities of financial freedom. Excellent opportunities for anyone!"**
>
> John W. – Stockton, CA

But, ultimately, you control your future.

It's up to you to decide whether you want to find out how to play the game of money according to its new rules.

I'm not here to convince you of anything...

I'm just here to show you why you should take this retirement crisis seriously.

And other your eyes have been opened... or they haven't.

If all that happens today is that I've helped you realize how bad things are going to get, then I feel like I've done my job.

But if you do choose to move forward, then you'll need to...

Get Started Now! We're Only Accepting 495 New Members Today

And we make keep a strict eye on those numbers...first come, first served.

So, there's no time for you to be indecisive.

When you subscribe to the *Rich Dad Poor Dad Letter* I'll bring you my most current income strategies as they become available.

For cash flow that could protect and grow your money through this retirement crisis.

I'll also send you a copy of my newest book, *Who Stole My Pension?*

And a whole assortment of bonuses to make sure you have everything you need to move forward today.

- **12 Months of Rich Dad Poor Dad Letter** ($99 Value) My flagship financial research newsletter that brings you all of the research and analysis you need to stay on top of the most current and cutting-edge money-making trends every month.
- **My Brand-New Book: *Who Stole My Pension?*** ($29 Value) A guidebook to help you protect and grow your wealth during the retirement crisis. Yours FREE when

you sign up today. I'll even cover the postage to send you a bound copy!

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- ★ **Bonus Gift #4: Rich Dad's 2021 Tax Guide: 91 Loopholes** ($99 Value): This vital resource will show you how it's possible to keep your money out of the greedy hands of the taxman.
- ★ **Bonus Gift $5: *FAKE: Fake Money, Fake Teachers, Fake Assets: How Lies Are Making the Poor and Middle Class Poorer*** ($29 Value): My book will open your eyes to the lies you've been sold by your teachers, your government and the mainstream media.

And even though this entire package comes in at a whopping **value of $553**...

If you act RIGHT NOW all of this is yours for **ONLY $49**.

In other words, only $4 a month can expose you to opportunities to create consistent monthly cash flow.

And what's more…

If you decide that the ***Rich Dad Poor Dad Letter*** isn't for you...

You have 30 days to make that decision for yourself.

Regardless of what you decide, everything we send you today is yours to keep!

Now all you need to do is to act on your instincts.

I've made it easy on you to move forward...

Because I don't want you ending up like my poor dad…

Or the 40% of American middle-class who will live at near poverty levels when they reach retirement age.

I'm sure you don't want that either.

Instead, you should enjoy the American Dream you were promised…

And fill your golden years with fun and adventure.

Because with extra cash flow coming in every month, it could be possible for you to start saving for the home of your dreams…

Or devote your time to a hobby you always wanted to pursue …

Or even to send extra money to your favorite organizations and charities.

Look, just because the dream we were sold was fake…

It doesn't mean you can't still turn your financial dreams into reality.

It starts with my new book, ***Who Stole My Pension?: How You Can Stop the Looting***...

And your bonus gifts that offer you a blueprint for continued success during the retirement crisis.

Plus, today you can subscribe to the ***Rich Dad Poor Dad Letter*** at our lowest price ever.

So, if your eyes have been opened to the reality of the retirement crisis we're facing, then I urge you to act right away…

Because otherwise you could miss out on this incredible opportunity to receive everything I've shared with you today.

And even though I've taken all of the risk with this offer, you still need to make the right decision for your situation…

And for your family's future.

Remember, even if you cancel, you get to keep everything.

But only 495 readers will be able to experience this opportunity today…

So, don't delay any longer.

They say fortune favors the bold...

It's time for you to take the bold step to improve your fortune today.

Click on the **"JOIN NOW"** button below and take control of your financial future...

While there is still time.

I'm ready to welcome you to the Rich Dad family.

Robert Kiyosaki
Editor, ***Rich Dad Poor Dad Letter***
November 2020

JOIN NOW »

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