

FREE BONUSES

Yours FREE . . .
“Retirement Solutions”
(Value \$76.80)

As A Bonus For Attending, You Will Receive:

◆ Travel and Retirement Edens Abroad:

A newly updated book by Peter Dickinson which focuses on retirement edens — breathtaking places you would love to visit and live. (Value \$16.95.)

◆ How To Write Your Own Will and Avoid Probate:

This is a one-of-a-kind report which will show you how to write your own iron-clad will, so that you can bequeath your assets to your loved ones or other heirs without delay and without interference from greedy lawyers and government bureaucrats. (Value \$19.95.)

◆ The Grim Truth About Social Security:

The only true source of accurate, reliable information on the Social Security System and its future. This special report will tell you what you must do to protect yourself. (Value \$19.95.)

◆ 101 Ways to Travel Better, Safer and Cheaper:

This travel guide will teach you how to travel smart and avoid the entanglement of ‘learning the ropes’ through your own trial and error. (Value \$19.95.)

You’ll be privy to the financial aspects of retirement from the experts’ point of view. You’ll discover how to invest your money, how to make your net worth grow, how to keep your money from being taxed to death. You will be taken on a recreational and locational tour of the world, seeing first-hand the opportunities available to retirees. You’ll learn about state tax codes, economic situations, weather conditions, local attractions, maintenance availability, housing costs, food and entertainment. Everything will be revealed . . . nothing held back . . . and it all comes to you as **FREE** supplemental material when you attend **RETIREMENT ’89**. You’ll be receiving a once in a lifetime portfolio of materials that will satisfy all of your retirement needs.

MONEY BACK GUARANTEE

You must be completely satisfied in every way with RETIREMENT ’89. If you are not, simply ask for a refund after the first day’s sessions are completed, and you will be given a full 100% refund right on the spot. That’s how confident we are of RETIREMENT ’89, and how sure we are that you will be absolutely delighted with this conference.

Recipient Conference Authorization: **APPROVED**

Important Facts And Figures

THE SCHEDULE IN BRIEF: March 15 – 19, 1989 at the Saddlebrook Resort in Tampa, Florida. Conference registration will begin at 8:00 am on Thursday, March 16 and will end Saturday, March 18.

PRICES: If we receive your registration form and payment (or telephone charge) by Monday, January 9, the following advance registration fees apply. \$425 (admits one conference attendee plus spouse or one financial associate). If we receive payment between Jan. 9 and Feb. 13, the price is \$495. After Feb. 13 registration is \$595. Once 100 registrants have been accepted, no more conference applications accepted. (Register early and save \$100. Plus get all the free bonuses mentioned at left.)

HOTEL RESERVATIONS: Seminars International Inc. has reserved space at Saddlebrook, Tampa Bay’s Great Golf and Tennis Resort. Our group rates are \$121 for a single or double room, \$165 for a one-bedroom suite. For reservations, call the hotel’s reservation office at 1-800-237-7519. (In Florida call 1-800-282-4654 or 813-973-1111.) When calling, you must indicate that you are attending the Seminars International Retirement ’89 conference. You will be required to guarantee your reservation with a credit card or send in a deposit equivalent to one night’s accommodations. Space is limited, so we recommend that you call before February 15, 1989. Also, if you are flying into the Tampa airport, you may make reservations for airport transfer to the hotel when making your room reservations.

AIRLINE RESERVATIONS: Morrison Travel is the official travel agent for Retirement ’89. Discounted rates of up to 40% have been negotiated with major carriers. All reservations should be made through Morrison Travel at 1-800-328-1005 (within the U.S.). In Florida, call 1-800-432-2069. Office hours for Morrison Travel are 8:00 am to 7:00 pm EST, Monday through Friday. We recommend that you make air reservations immediately to guarantee seats. Morrison Travel specialists can also help with car rental arrangements and any additional travel needs.

CONFIRMATION: Your registration will be confirmed by mail as soon as we receive full payment. You’ll receive a detailed schedule of events, conference updates, and maps and guides to the Tampa Bay area.

CANCELLATION & REFUNDS: Cancellations must be made in writing, postmarked no later than Feb. 28, 1989. Your registration fee will be refunded, minus a \$50 processing charge. If you cancel after Feb. 28, your payment cannot be refunded, but may be applied as a credit toward future Sil conferences or cassette tapes.

CASSETTES

If you can’t attend RETIREMENT ’89 in person, there’s still no need to miss out on all the crucial information. You can hear all 24-hours from the experts on carefully edited 90-minute cassette tapes. You’ll also receive the complete collection of FREE bonuses. This package is certainly worth thousands of dollars, but is yours for just \$295. To order, please call the toll-free number below.

The **Saddlebrook Resort** is an award-winning complex offering luxurious accommodations and excellent recreation and dining amid Florida pine, cypress and palm trees. The deluxe hotel rooms are elegantly decorated with two beds, color television and a private patio or balcony. The suites feature elegant living and dining rooms and fully equipped kitchens. Sil group rates are \$121 for a hotel room, \$165 for a one-bedroom suite and \$240 for a 2-bedroom suite.

Advance Conference Registration

- ☐ **YES**, please schedule me for RETIREMENT ’89, set for March 15–19, 1989, in beautiful Tampa, FL. I’m looking forward to discovering everything retirement has to offer, both from a financial as well as a recreational perspective.
- ☐ \$425 (before Jan. 9) ☐ \$495 (before Feb. 13) ☐ \$595 (after Feb. 13) U.S. FUNDS ONLY, PLEASE.
- ☐ I cannot attend, but I want to order the complete collection of cassette tapes and the bonus package for \$295.

Enclosed is my check, payable to SEMINARS INTERNATIONAL, INC. for \$_____. (NOTE: A \$50 deposit is sufficient to reserve attendance at this time. However, keep in mind our special discounts as listed above.)

Charge my: ☐ VISA ☐ MasterCard ☐ American Express

PRINT ACCOUNT NUMBER ALL DIGITS

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EXPIRATION DATE (Mo./Yr.)

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Signature ☒ _____

Print name as you wish it to appear on your conference badge	Print name of spouse or financial associate
➡	➡

Address _____ City _____ State/Zip _____

Phone (Day) _____ Evening _____

Include telephone number in case we need to contact you regarding hotel accommodations

Seminars International Inc., 951 Broken Sound Parkway N.W., Box 3079, Boca Raton, FL 33431-0979



Come to the most engaging, thorough, dynamic conference ever held on life’s most crucial subject . . .

Retirement ’89

NOTHING LIKE THIS HAS EVER BEEN OFFERED BEFORE . . . ANYWHERE . . . IN HISTORY!

March 15-19
Tampa, Florida

5 Incredible
Days At The
Saddlebrook
Resort

- 3 DAYS OF CONFERENCE
- 4 WORLD-FAMOUS SPEAKERS
- 24 TOTAL HOURS OF FACT FILLED, NO-HOLDS-BARRED RETIREMENT INFORMATION

What Exactly Will You Learn . . .

- 20 of the best retirement havens in the world.
- 20 in the United States.
- Where you can live like a king on \$5,000 or less a year.
- How to stop inflation from stealing your cash.
- How to continue your present lifestyle (or better it) every day for the rest of your life.
- Where to go to enjoy the finest year-round climates in the world.
- Which retirement communities have the best amenities (i.e. golf courses, recreational facilities, companionship, tennis and so forth).
- How to live totally maintenance-free.
- How to pay almost zero income tax (and never more than \$5,000 a year, even if you are a multimillionaire).
- How to get 18-20% return on your money year in and year out with no risk whatsoever.
- 11 “turn-key” businesses you can run very profitably even while you are retired.
- How to live like a monarch in foreign countries (and live safely too).
- How to keep hold of your reserve cash no matter what happens to your health.

And Much, Much More!



Mail Today
Or Call Toll-Free
1-800-843-5080.
From Florida,
1-800-433-5565
(407)-241-1800

In one information-packed, comprehensive conference . . .

We'll Focus On The Financial, Recreational And Emotional Concerns Of Retirement!

This is not a “theory” conference on retirement. It is a single source, intensive course.

By the time you leave, you will be armed with the knowledge you need to make a wise, confident decision on where to retire so that you can live comfortably and worry-free every day for the rest of your life!

If you were to retire today, would you have enough money to live comfortably in your current lifestyle? What about your social security benefits? Do you worry whether they will continue? Will cost-of-living adjustments keep up . . . or will they be stopped altogether? What about inflation? Could it erode your savings? And what about medical and health insurance? If you or your spouse becomes ill, would all of your reserves be wiped out just like that?

Seminars International Inc., in conjunction with the *Foundation for Prudent Investors Inc.* (a non-profit organization), is now sponsoring **RETIREMENT '89**, a one-of-a-kind conference on retirement that you simply must attend. This unprecedented conference will do more for securing a financially sound, recreationally beneficial retirement than anything you have ever heard of or attended, before.

That's because **RETIREMENT '89** is much more than a conference. It is a course, a workshop, a compendium of facts and information that will literally deliver every secret you **MUST** know to retire in grand style!

It took months of preparation, but **RETIREMENT '89** is now a reality. Four world-renowned speakers will address you each day. You will learn how to financially structure your future so you never have to worry about money again. For instance, you'll discover how to achieve a 18-20% return on your money every year . . . legally and without risk. No — this conference does not offer ridiculous get-rich-quick schemes or fast buck gambles. Rather, you'll get solid, responsible advice and strategies on how to make your money work for you . . .

- *Like paying almost zero income tax, even though you may be well-to-do.*
- *Like setting up trust funds that legally make it impossible for Uncle Sam to touch your capital.*
- *Like estate planning so you can relax and enjoy life like it was meant to be lived.*

You'll learn 11 businesses you can easily run while retired . . . businesses that will keep you mentally alert and yet won't tax your time. Discover which U.S. states offer the best living conditions for the least tax dollars. Find out where to live, what climates are optimal, which retirement communities are true stand-outs. How much they cost . . . what they offer . . . what's in their future. And much, much more!

MEET YOUR TEACHERS . . .



Peter Dickinson

Retirement Strategies: This man is a well known author and expert on retirement finance and investment. He has visited and investigated hundreds of locations throughout the world collecting research for his books, including *The Complete Retirement Planning Book*, and *Travel and Retirement Edens Abroad*. In addition to being the founding editor of The Retirement Letter, Peter Dickinson was a special investigator for the U.S. Senate Special Committee on the Aging.



Joe Gandolfo

Estate Planning and Tax Minimization: No one in the country is better skilled at estate planning and tax minimization than Joe Gandolfo. You'll learn more in each session with him than you would if you culled the biographies of 500 books. Joe's specialty is cutting income taxes to the bone. You will discover little-known, perfectly legal ways to keep your money from Uncle Sam's pocket during your retirement years.



Charles Arnold

Retirement Businesses: Here's a man who is a walking encyclopedia on retirement businesses. Charles Arnold has immense knowledge and experience on the best businesses to operate as a retiree. His checklist of what you should know is comprehensive. You will discover 11 highly profitable, turn-key businesses that you can run in your spare time while retired. Charles Arnold is executive vice president, director and co-founder of RAMM Industries, Inc.



Harry Powell, Jr.

Retirement Locations: Come explore all the possibilities with Harry Powell. He'll show you why certain locations may be just right for you, while others may not. From retirement communities to single and summer homes. From coastline to mountaintop. USA and abroad. Harry pinpoints exactly what is available and best for you. These sessions are thoroughly engaging . . . AND A MUST!

FREE 30-Minute Private Consultation With Each Speaker . . .
\$2,000.00 Of FREE ADVICE!

As a special added bonus to **RETIREMENT '89**, we have negotiated with each speaker to allow you a private, personal 30 minute consultation. That's right. A one-on-one meeting with each of our four experts, where you can rifle them with every conceivable question and concern you have regarding retirement. Important: In an effort to utilize your time most efficiently, it would be advantageous to write some of your questions ahead of time.

Remember — each of these experts charges as much as \$1,000 per hour of consultation time. You will easily be getting over \$2,000 of professional advice absolutely FREE. Also, our experts have cordially agreed to give each attendee their personal business number . . . so you can call them anytime for answers to questions concerning retirement.

**24 Total Hours Of Private “Tutoring”
That Will Show You How To Live Like A King . . .
Where To Live In Splendor . . .
How To Save Money . . . Invest Money.
AND KEEP THE MONEY THAT YOU'VE
EARNED OVER YOUR LIFETIME!**



Shouldn't The “Picture” Of Your Retirement Be One Of Ultimate Success And Achievement? Register Today For RETIREMENT '89. There Is Absolutely No Risk!

Here are some of the specific retirement gems you'll discover . . .

- **How To Keep The Government From Killing Your Money:** Uncle Sam likes nothing better than to “tax” your hard-earned money. But there are many other threats to your retirement savings as well. Specifically, if you fall sick and are hospitalized indefinitely, you could be wiped out in a matter of months — *or weeks*. If you are the victim of litigation, either business or personal, you could lose every penny you've saved. We'll show you how to legally “bury” your money so it can't be touched!
- **How To Invest Your Money For Maximum Return:** Most people invest their money at 10-12% or less a year. We'll show you perfectly legal, risk-free ways to command 18-20% return every year. With the effect of compounded interest, this can mean TWICE as much money for you in just six to seven years. Stop listening to your local banker. We'll show you where the big yields are!
- **How To Retire On A Beautiful Golf Course Site For As Little As \$3,600 A Year:** Impossible? No. We'll show you how and where to live in the kind of luxury that will utterly amaze you. If you have more to spend, we'll show you how and where to live like a member of the royal family!
- **The 20 Best Places To Live In The U.S. And Abroad:** Based on climate, geographical region, amenities, tax considerations, companionship, health benefits and more. We'll actually hand you a list of the twenty best places to retire. Names, addresses, phone numbers, prices, ALL THE DETAILS . . . for living here and abroad.
- **How To Live In A Foreign Country Tax-Free:** There are localities such as Monaco and Costa Rica where you don't have to pay any income tax at all. We'll reveal to you all of these places . . . how to get there . . . cultural attractions . . . what they cost . . . governmental policies . . . climate . . . official language . . . EVERYTHING. After you digest this exciting information, you may decide to retire abroad.
- **How To Run A Thriving Business While You Are Retired:** Many people feel when they quit working, they quit living. Rubbish. We'll show you how to possess the best of BOTH worlds. You will discover 11 passive businesses that you can easily run while you are retired . . . in your spare time . . . without much investment in time or money. The magnitude of this information is extraordinary!

Q & A

Common Questions Regarding RETIREMENT '89

- Q.** What makes this conference different, and better, than any other?
- A.** **RETIREMENT '89** is so much more than a “conference.” It is your one-stop comprehensive source for all your retirement needs. You will learn factual, up to date information on every aspect of retirement . . . from financial planning to the recreational and locational possibilities that are available throughout the world.
- Q.** Why couldn't I just go to the library and find this information myself?
- A.** It would probably take you many years to accumulate the wealth of knowledge packed into **RETIREMENT '89**. The research time that has gone into this program is monumental. Books, charts, reports, names and addresses, telephone numbers — everything you can imagine is ready and waiting for you. Plus, we've been able to secure four of the nation's top experts in retirement planning.
- Q.** What will the course be like on a day to day basis?
- A.** Each speaker will conduct a unique, in-depth 2-hour session daily. No two are alike. You will be given thorough supplemental materials with each session. There will be time for questions and answers, group interaction and open discussions about each topic. Of course, there will be breaks throughout the day to keep everyone fresh.
- Q.** Why limit the conference to 100 people?
- A.** In order to give each attendee the most personalized attention possible, we have decided to strictly limit **RETIREMENT '89** to 100 individuals. However, your spouse or one financial associate (such as an attorney or CPA) may attend with you and sit in on each session free of charge. Also, in order to maintain a relaxed “learning” atmosphere, we feel limited attendance is best.
- Q.** Will I really learn all that you promise?
- A.** You'll learn more! There is no way in the limited space here to explain the extent of information given to you. Every financial consideration will be explored, every recreational consideration, climate, living conditions, travel possibilities, costs, maintenance, health aspects, taxes, companionship, community living, single homes, condominiums — everything related to retirement will be discussed. And then, of course, you will receive the complete cassette package after the conference, with summary notes and auxiliary reading material.
- Q.** What if I don't like the conference?
- A.** At the end of the first day, if you are not happy for any reason, simply request a refund and your conference fee will be returned to you in full. No questions asked. You risk nothing by registering for **RETIREMENT '89**. But we do anticipate a sellout, so please do not delay in your reply. Once 100 individuals have registered, we will not be able to accommodate any further conference attendees. Accordingly, please hurry with your decision.