

# Adopt The 10% Solution

**Objective:** Start your million-dollar investment plan.

Make a commitment to yourself and your family that you will begin to pay yourself first. Designate the first 10% of all monies you receive, either from your paycheck or other sources, as your 10% Solution. The first check you write each month, before rent, food, car payment or anything else will be to yourself. You will endorse the check to your selected investment program.

**Time Required:** 30 minutes.

## Instructions:

1. Calculate how much money you must set aside each pay period for the 10% Solution.
2. Read the agreement that follows. Sign it. If you have a spouse, have him or her witness it so you will have his or her support. Cash is required for attitude money and for investments.
3. Complete the **Portfolio Review** form and fax or mail it to the **Stock and Mutual Fund Hotline**. For information regarding establishing your 10% account contact The Stock and Mutual Fund Hotline at 888-878-0001.

## Checklist

## Date Completed

**1** Using the **Calculations** worksheet, compute 10% of your monthly income.

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**2** Read and sign the **Agreement**.

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**3** Complete the **Free Portfolio Review** form, fax or mail to the Stock and Mutual Fund Hotline.

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# Calculations Worksheet

	<u>Example</u>	<u>Your Figures</u>
Salary	\$4000 per month	_____
Commissions	400 per month	_____
Small Business	450 per month	_____
Pension	280 per month	_____
Other Income	<u>300</u> per month	_____
TOTAL	\$5,430	_____
	x .10	x .10
	= \$543 per month	= _____

**Note:** During some months, your income may vary – there may be three paydays instead of two, or your commission checks may be higher or lower. Regardless of your income  
**Always save at least 10%.**

**Can you save just \$10 a day? If you invest just \$10 a day, every day and invest it with an average 8.5% return you will have:**

\$3,770	in one year
\$22,989	in five years
\$56,841	in 10 years
\$189,432	in 20 years
\$500,719	in 30 years

**Double that and save \$20 a day, you will have:**

\$7,540	in one year
\$44,982	in five years
\$113,683	in 10 years
\$189,432	in 20 years
\$1,007,613	in 30 years

# **AGREEMENT**

**I,**

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**promise that from this day on  
I will pay myself first;  
no less than 10% of all I earn  
will be invested for my own  
(and my family's) future prosperity.**

**I will not use this money  
for any purpose other than investments.**

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**Signature**

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**Date**