MOST SUCCESSFUL
RETIREMENT OPPORTUNITIES

DON'T BE EQUITY RICH AND CASH-FLOW POOR.

ENJOY YOUR ULTIMATE RETIREMENT GOALS TODAY.

TURN YOUR HOME EQUITY AND LAZY MONEY INTO MORE RETIREMENT CHOICES.

Education first. Understand your resources. Make your own decisions.

AnyHomeLLC.com | PrivateMoneyHelp.com

RETIREMENT SHOULD BE YOUR REWARD

Retirement should be more than simply getting through another month. After working for many years, you deserve the opportunity to enjoy the people, activities and experiences that matter most to you.

- Travel, vacations and cruises
- Golf, boating, fishing and recreation
- Visiting children and grandchildren
- Dining out, shows, hobbies and community activities
- A safer home and a dependable newer automobile
- Simply having more choices and less financial pressure

SUCCESSFUL RETIREMENT IS ABOUT SECURITY + INDEPENDENCE + CHOICES + ENJOYMENT.

THE TRUE COST OF HOMEOWNERSHIP

A small mortgage - or no mortgage at all - does not mean living in your home is free. Many costs continue for as long as you own the property.

- Property taxes and homeowners insurance
- Heat, electricity, water, sewer and communications
- Landscaping, snow removal, trash and pest control
- Home maintenance, painting and exterior upkeep
- Groceries, household supplies and transportation
- Healthcare, prescriptions and other personal expenses

YOUR HOUSE MAY BE PAID OFF. YOUR COST OF LIVING IS NOT.

AnyHomeLLC.com

PrivateMoneyHelp.com

THE EXPENSES THAT ARRIVE WITHOUT WARNING

The expenses that create the most retirement stress are often the ones that do not arrive every month. One major repair can consume months of retirement income.

- Roof repair or replacement
- Heating or air-conditioning replacement
- Water heater, plumbing or electrical repairs
- Refrigerator, washer, dryer or other appliances
- Windows, doors, basement or driveway repairs
- Unexpected automobile or medical expenses

FINANCIAL FLEXIBILITY HELPS YOU HANDLE LIFE WITHOUT GIVING UP ALL THE FUN.

WHERE IS YOUR LAZY MONEY HIDING?

Lazy Money is money or financial value you already own that may not currently be doing enough to support your retirement goals. The first step is simply to identify it and understand what it is doing today.

- Cash sitting in low-earning accounts
- Savings beyond appropriate emergency reserves
- CDs, money-market or investment accounts
- Certain retirement assets
- Proceeds from property or unused assets
- Other available capital without a clear purpose

LAZY MONEY IS NOT MONEY YOU SHOULD AUTOMATICALLY SPEND. IT IS MONEY WORTH UNDERSTANDING.

YOUR HOME BUILDS NET WORTH

For many older homeowners, the home is one of the largest parts of personal net worth. Years of mortgage payments and property ownership may have created substantial equity.

- Net worth can provide financial strength
- Home equity may represent significant accumulated value
- Cash flow pays today's bills and creates choices
- Available resources can help handle emergencies
- Retirement planning should consider both security and enjoyment

HOME EQUITY CAN MAKE YOU WEALTHY ON PAPER. CASH FLOW HELPS YOU LIVE YOUR LIFE TODAY.

AFTER YEARS OF PAYING FOR YOUR HOME...

You paid the mortgage, interest, taxes, insurance, utilities, repairs and improvements. During those same years, your home may have quietly helped build your net worth.

- Your home is more than the place where you live
- It may also be accumulated equity and financial value
- Understanding your options does not require selling your home
- The right choice may be different for every homeowner

COULD IT BE TIME TO LEARN WHETHER YOUR HOME COULD START HELPING YOU?

AnyHomeLLC.com | PrivateMoneyHelp.com

FROM PAYING INTEREST TO POTENTIALLY EARNING INTEREST

Most people spend much of their lives paying interest. Retirement may be a time to learn how money looks from the other side of the table - including how appropriate available capital may potentially produce income.

- A borrower pays interest
- A lender may have the opportunity to receive interest
- Private real-estate lending is one possible educational topic
- Every opportunity must be reviewed for risk, security and liquidity
- No income or principal should ever be assumed to be guaranteed

EDUCATION COMES BEFORE ANY INVESTMENT DECISION.

POSITIVE CASH FLOW CHANGES EVERYTHING

There is an important difference between spending accumulated wealth and putting appropriate available capital to work with the goal of producing additional income.

- Security money protects everyday needs
- Working money may pursue appropriate income opportunities
- Home money supports repairs, safety and transportation
- Enjoyment money supports travel, recreation and family
- Positive cash flow may reduce the need to constantly draw from savings

DON'T JUST SPEND YOUR LAZY MONEY. LEARN WHETHER SOME OF IT CAN WORK FOR YOU.

PROTECT WHAT YOU NEED FIRST

Before putting money into any opportunity, protect the money that has to support your life. Money you may need soon should remain available according to your needs.

- Monthly living expenses
- Healthcare and prescriptions
- Property taxes and insurance
- Emergency reserves
- Home-repair reserves
- Future automobile needs
- Family obligations and other planned expenses

MONEY YOU NEED SOON IS NOT LAZY MONEY.

YOUR RETIREMENT OPPORTUNITY MENU

There is no single retirement strategy that fits everyone. The goal is to learn what choices exist, what they are designed to do and what questions should be answered before deciding.

- Interest-bearing savings and CDs
- Bonds or other income-producing investments
- Private real-estate lending
- Owner financing when selling real estate
- Rental or other real-estate opportunities
- Home-equity choices when appropriate
- Selling or repositioning unused assets

DO NOT CHASE A NUMBER. UNDERSTAND THE OPPORTUNITY, THE RISKS AND THE PURPOSE.

HOME CARE AND REPAIRS

A successful retirement includes keeping the home you love safe, comfortable and in good condition. Major repairs should not have to become a financial crisis.

- Roof repair or replacement
- Heating and cooling systems
- Plumbing and electrical updates
- Windows, doors and exterior repairs
- Appliance replacement
- Landscaping, driveway and maintenance needs

YOUR RETIREMENT RESOURCES SHOULD HELP PROTECT THE HOME YOU WORKED SO HARD TO BUILD.

MAKE YOUR HOME SAFER AND MORE COMFORTABLE

A home that worked perfectly at age 50 may need changes later. Safety improvements can help older adults remain independent and comfortable at home for longer.

- Grab bars and handrails
- Walk-in showers and safer bathrooms
- Better lighting and nonslip flooring
- Ramps and easier entrances
- Stair lifts or first-floor living changes
- Emergency alert and security equipment

SMALL SAFETY IMPROVEMENTS CAN PROTECT INDEPENDENCE AND PEACE OF MIND.

A NEW OR NEWER CAR

For many older adults, dependable transportation is an important part of remaining independent. A newer automobile can provide better safety, reliability, comfort and confidence.

- Medical appointments and shopping
- Visits with children and grandchildren
- Senior-center and community activities
- Travel and recreation
- Modern safety features and easier driving
- Fewer worries about major repair problems

A NEWER CAR CAN BE A PRACTICAL RETIREMENT GOAL - NOT JUST A LUXURY.

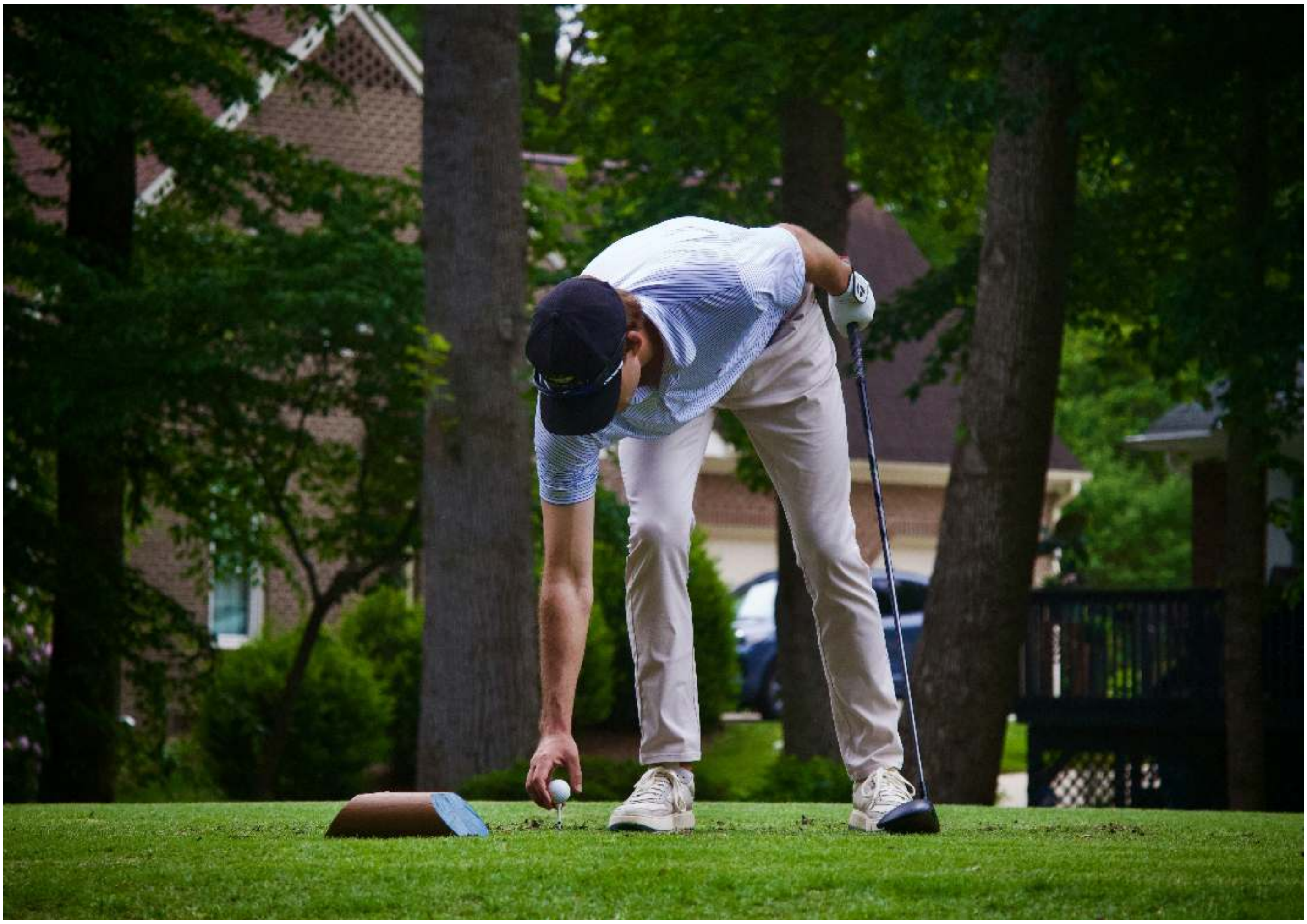
CRUISES

You worked hard for many years. Retirement can include seeing new places, relaxing and enjoying experiences you may have postponed while working and raising a family.

- Explore new destinations
- Relax without household responsibilities
- Travel with family or friends
- Create experiences and memories
- Give yourself something enjoyable to look forward to

DON'T SAVE EVERY VACATION FOR SOMEDAY.

GOLF



Golf can provide recreation, exercise, friendship and something enjoyable to look forward to. Retirement resources should support activities that make your years more fulfilling.

- Stay active
- Spend time with friends
- Enjoy the outdoors
- Travel to new courses
- Make recreation part of a balanced retirement

PLAY MORE. WORRY LESS. ENJOY THE YEARS YOU EARNED.

AnyHomeLLC.com

PrivateMoneyHelp.com

BOATING

Boating represents exactly what many people hope retirement will provide: freedom, fresh air, time with people you enjoy and the ability to make new memories.

- Enjoy time on the water
- Spend more time with family and friends
- Relax and enjoy warmer weather
- Explore new places
- Make your retirement feel like retirement

FREEDOM ON THE WATER. MEMORIES THAT LAST.

FISHING

Fishing can be peaceful, social, active or simply a reason to spend a beautiful day outdoors. Your retirement plan should leave room for the things that bring you happiness.

- Relax outdoors
- Spend time with friends or family
- Travel to favorite fishing locations
- Enjoy a hobby you finally have time for
- Create traditions with children and grandchildren

GREAT DAYS. GOOD FRIENDS. EVEN BETTER MEMORIES.

CARD GAMES

Retirement enjoyment does not always require a major trip. Time with friends, laughter and regular social activities can be just as important to a happy retirement.

- Bridge, poker and other card games
- Senior-center activities
- Friendly competition
- Social connection and laughter
- Regular opportunities to get out and enjoy yourself

FUN, FRIENDS AND TIME TOGETHER ARE PART OF A SUCCESSFUL RETIREMENT.

CASINO FUN

For some older adults, an occasional casino visit is simply entertainment - a night out, a meal, a show or time with friends. Enjoyment money should always remain separate from money needed for necessities.

- Treat gambling strictly as entertainment
- Set a spending limit before you go
- Never use household, emergency or investment money
- Enjoy the atmosphere, dining and social experience
- Know when the entertainment budget is finished

ENJOY THE EXPERIENCE - AND PROTECT THE MONEY YOU NEED FOR TOMORROW.

DON'T BE EQUITY RICH AND CASH-FLOW POOR

You may own a valuable home and have substantial net worth, yet still feel restricted every month. The goal is not simply to own wealth. The goal is to understand whether your accumulated resources can responsibly support the life you want to live.

- Maintain and improve your home
- Purchase a safer newer automobile
- Travel, golf, boat, fish or enjoy other recreation
- Visit family and create memories
- Build greater financial flexibility
- Reduce the need to continually draw down savings

ENJOY YOUR ULTIMATE RETIREMENT GOALS TODAY.

AnyHomeLLC.com | PrivateMoneyHelp.com

MEET STEVEN B. PLATT

Founder - ANY HOME LLC / PRIVATE MONEY HELP

Steven B. Platt has worked in real estate since becoming a licensed Real Estate Broker in 1977. His professional background also includes emergency medical services, nursing, teaching, healthcare administration and senior-care services. He retired as a Healthcare Administrator in 2018 and has continued learning and developing educational programs for homeowners and older adults.

WHY I CREATED THIS BOOK

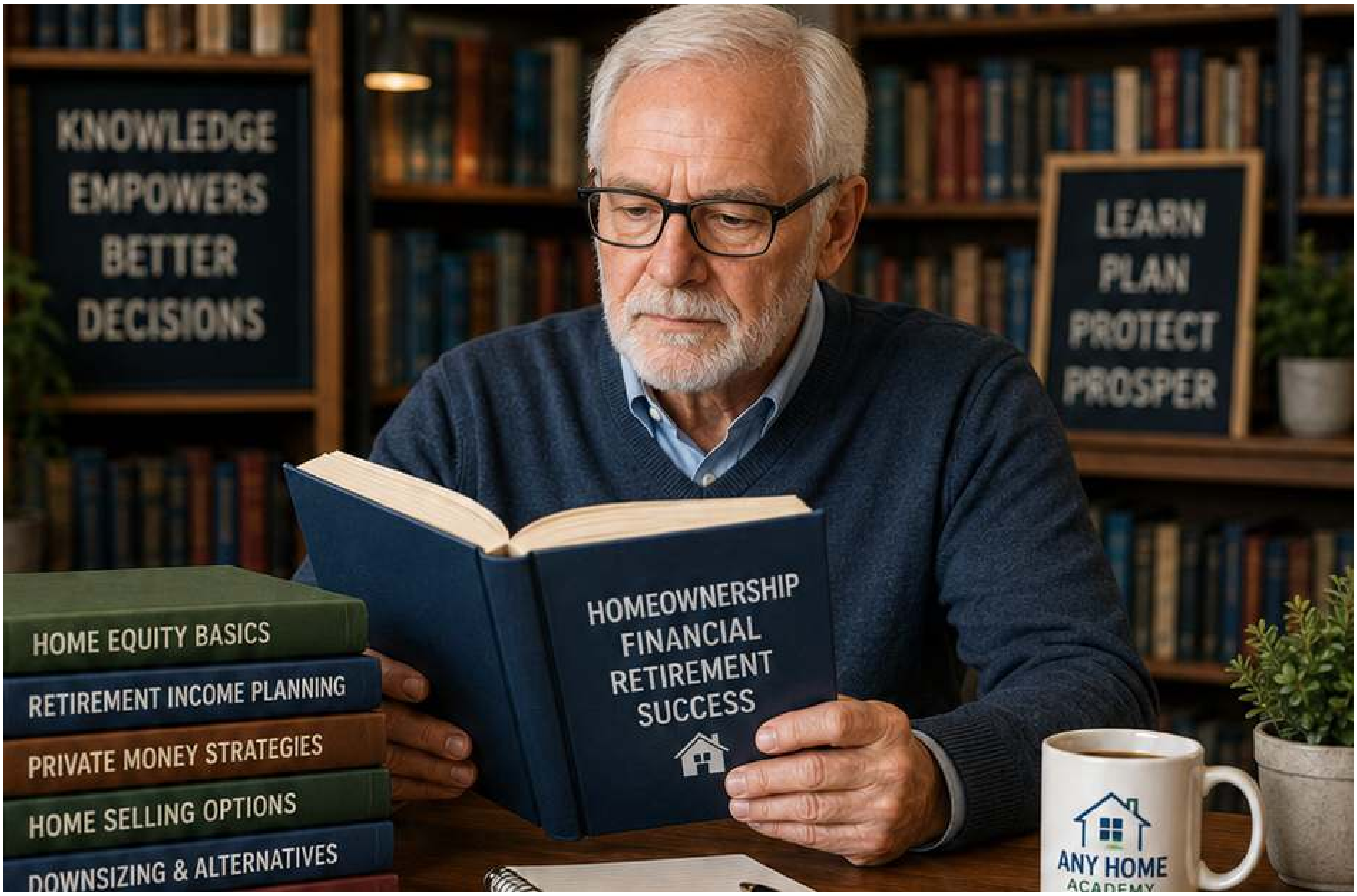
Too many longtime homeowners have substantial equity and net worth but still feel limited by monthly cash flow. Steven wants older adults to understand the resources and opportunities they may already have - before they make important decisions.

- Licensed Real Estate Broker since 1977
- Retired Healthcare Administrator
- Decades of real-estate and senior-services experience
- Education first - understanding your choices

"YOU WORKED HARD FOR YOUR MONEY AND YOUR HOME. NOW LEARN WHETHER SOME OF THOSE RESOURCES CAN START WORKING FOR YOU."

CONTINUE YOUR EDUCATION

ANY HOME LLC ACADEMY LIBRARY



This book is only one resource in the ANY HOME LLC Academy Library. The Library was created to help homeowners and older adults better understand important residential, financial and retirement topics before making decisions.

- Home equity and Lazy Money education
- Retirement-income opportunities
- Private-money and lender education
- Senior homeowner and home-care topics
- Home buying, selling and residential alternatives
- Vacant-home and foreclosure education
- Other homeowner problem-solving resources

ASK US: "WHAT SHOULD I LEARN ABOUT NEXT?"

AnyHomeLLC.com

PrivateMoneyHelp.com

WE ARE HERE TO HELP YOU

UNDERSTAND YOUR CHOICES

ANY HOME LLC

HELPING HOME SERVICES

PRIVATE MONEY HELP

YOUR CASH COW HELPER

EDUCATION FIRST - UNDERSTAND YOUR OPTIONS - YOUR DECISION ALWAYS

For retirement education, homeowner opportunities and Academy Library access:

AnyHomeLLC.com

PrivateMoneyHelp.com

anyhomellc.privatemoney@gmail.com

DON'T WAIT FOR SOMEDAY.

SOMEDAY IS THE 8TH DAY OF THE WEEK - AND IT NEVER COMES.

ENJOY YOUR ULTIMATE RETIREMENT GOALS TODAY.