

# When Leverage Becomes a Necessity

(Mike Courtois - Responsibility Curve)

## 95% of the population can "not" retire only 5% are financially secure

(get an education & work for 45 years to retire ! Did not work)

A leveraged income source is required to provide a residual to keep paying you forever  
In 2010 "ALL" the Baby Boomers hit retirement age but can not retire now



life's responsibility curve



100% of ONE or 1% of a HUNDRED