DIE WITH ZERO

Mental Models

Tools to help you maximize your life, and minimize waste.

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READ THIS FIRST

From: Bill Perkins
Tuesday 11:02 am
August 4, 2020

Dear Friend,

Before you scroll down and begin exploring the mental models outlined here, please read this letter first.

It's a story about two friends of mine, Erin and her husband, John.

In October of 2008, they both were successful lawyers with three young children. Then one day, they learned John had clear-cell sarcoma, a rare and rapidly growing cancer of the body's soft tissues.

"Nobody thought that a healthy 35-year-old would have a tumor the size of a baseball," Erin recalls.

The grim diagnosis terrified and overwhelmed her. And with John too sick to work, the full burden of taking care of the family physically and financially fell to her. It was too much for one person to bear.

I had been friends with Erin since we were kids, so I wanted to do everything I could to make the situation less horrible. "Stop what you're doing," I told her, "and spend time as a family while John still can." I also offered to help with the costs.

And that's what she did. So at their home in Iowa, between John's cancer treatments, the couple enjoyed the simple pleasures of each other's company: They'd go to the park, watch movies, play video games, and pick their kids up after school together.

In November, when local doctors had done everything they could, without success, Erin found a clinical trial in Boston. She and John made several trips to undergo the experimental treatment. They used their free time to go on some of the city's historic tours while John could still walk.

All too soon, though, their hope faded, and one day John broke down at the thought of everything he'd miss, from watching his children grow up to passing the years with Erin.

John died in January of 2009, just three months after his diagnosis. Looking back at that period, Erin recalls the trauma and devastation, but she is glad she quit her job to be home with John.

Most people would have done the same in these circumstances. Death wakes people up, and the closer it gets, the more awake and aware we become.

When the end is near, we suddenly start thinking,

What the hell am I doing? Why did I wait this long?

Until then, most of us go through life as if we had infinite time.

Some of that behavior is rational. It would be foolish to live every day as if it were your last: You wouldn't bother to work, or study for a test, or visit the dentist. So it makes sense to delay gratification to some extent.

But the sad truth is that too many people delay gratification for too long, or indefinitely. They put off what they want to do until it's too late, saving money for experiences they will never enjoy.

The story of Erin and John is an extreme case. Yet the challenge that their

How does one make the most of their finite time on earth?

It sounds like a lofty, philosophical question — but that's not how I see it. I'm trained as an engineer and made my fortune on the strength of my analytical skills, so I see this question as an optimization problem:

How to maximize fulfillment while minimizing waste.

My book Die with Zero answers this question. It provides a detailed framework for how I approach personal finances and life decisions.

So what are mental models exactly?

Think of it like this: Your consciousness is the operating system, and mental models are the apps. Calculator apps save time and prevent mental errors. Maps apps prevent you from getting lost.

For those who follow the Die with Zero Philosophy, it's all about net fulfillment over net worth. Like a map app, these mental models aim to prevent you from getting lost.

This project is not a business for me. It's a labor of love. My only goal is to help those who were once in my shoes.

I hope you find these mental models useful in your life. And if you do, all I ask in return is you mention Die with Zero to a friend, family member, colleague, or acquaintance.

Don't try and explain it. (It's a lot!). If interested, just tell them to do what you did and get the Mental Models PDF from our website.

I hope our paths cross at some point while living the Die with Zero Way of Life.

'til then,

Bill Perkins

[See next page]

THE MENTAL MODELS

Mental Model: Life-Cycle Hypothesis (LCH)

In the 1950s, an economist named Franco Modigliani, who went on to win the Nobel Prize, discovered something. It came to be known as the Life-Cycle Hypothesis (LCH) — an idea about how people manage their spending and saving to try to get the most from their money across their lifespan.

He declared that making the most of your money in the course of your life requires that, as another economist put it, “wealth will decline to zero by the date of death.” In other words, if you know when you will die, you must die with zero — because if you don’t, you are not getting maximum enjoyment (utility) from your money.

And what about the genuine possibility that you don’t know when you’ll die? Modigliani has a simple answer to that: To be safe but still avoid needlessly leaving money behind, just think of the maximum age to which anyone can live.

So a rational person, in Modigliani’s view, will spread their wealth across all the years up to the oldest age to which they might live.

Mental Model: Consumption Smoothing

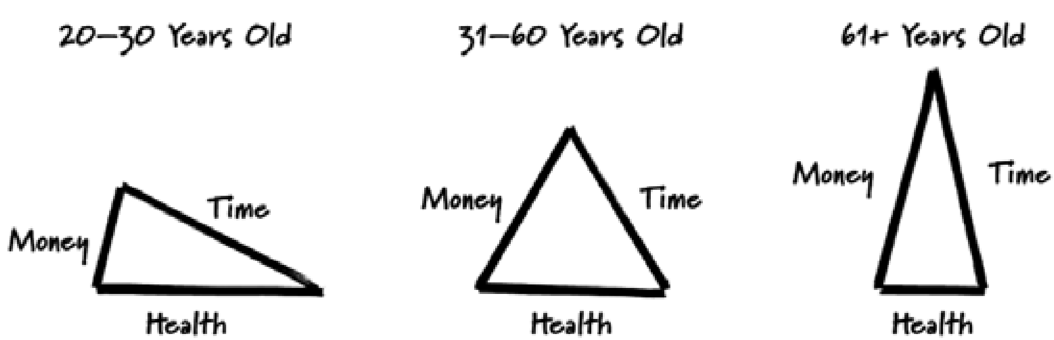
Our incomes might vary from one month or one year to another, but that doesn't mean our spending should reflect those variations — we would be better off if we evened out those variations.

To do that, we need to transfer money from years of abundance into the leaner years. That's one use of savings accounts.

In my book, I talk about a traumatic event involving my first boss. I had been using my savings account totally backward — I was taking money away from my starving younger self to give to my future wealthier self!

You can read about this embarrassing story and more about this concept in my book. But for now, this should serve you with an adequate understanding.

Mental Model: Consumption Smoothing



Each age tends to have a different balance of health, money, and free time. Because fulfillment requires reasonable amounts of all three, it's a good idea at every age to trade an abundance of one (such as money) to attain more of the other two (such as buying more health or free time). Each age tends to have a different balance of health, money, and free time.

Because fulfillment requires reasonable amounts of all three, it's a good idea at every age to trade an abundance of one (such as money) to attain more of the other two (such as buying more health or free time).

Most working people focus too much on getting more money (reinforced in the Regret Minimization Mental Model). Yet, health is more important.

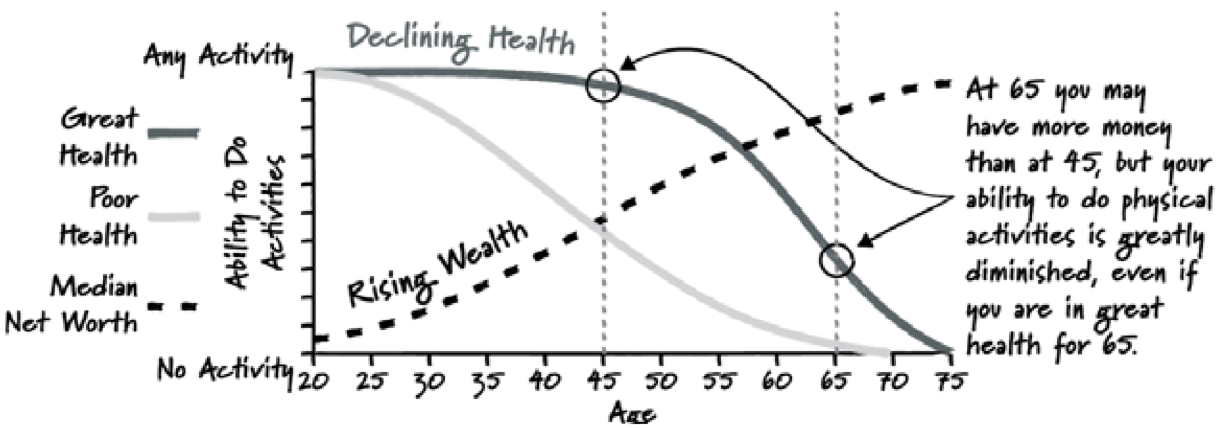
The Compounding Factor of Health

Our simulations show that even a small permanent reduction in health at some point in a person's life amounts to a large reduction in the person's lifetime fulfillment score.

Why would that be — why does health affect lifetime fulfillment more than either free time or money? When adjusting the health input, we are adjusting the rate at which your body will decline.

How fast your body's health declines depends on how in shape (or not) you are now. So if you are 2 percent from optimal health now, you maybe 20 percent from optimal health 10 or 15 years from now. Basically, there is a compounding effect to being in poor health.

Ability to Enjoy Experiences Based on Health



This graph helps illustrate the Health-Wealth tradeoff. One can see how deliberate planning and optimization can be leveraged to yield more fulfillment in life. The details for how best to think about this, are shown in the book.

Mental Model: Humans as Energy-processing Units

All living things, including humans, are energy-processing units. We process food so we can power our bodies. Processing energy lets us not only survive on earth but also live a potentially fulfilling life. With that energy, we can move about the world.

Movement is life, and as we move we get continuous feedback — which leads to discovery, wonder, joy, and all the other experiences you can have throughout life's great adventure.

When you are no longer able to process energy, you will be declared dead and your adventure will be over. This book is about making the most of your adventure before it ends. Since the reward of processing energy is the experiences that you get to choose, it stands to reason that the way to make the most of your life is to maximize the number of these life experiences — particularly positive ones.

Mental Model: Money as Life Energy

In the book, Your Money or Your Life, by Vicki Robins and Joe Dominguez. That book, which I've reread several times since — and which, about 25 years later, is now popular with a new generation of readers, many of whom are part of the FIRE movement ("financial independence, retire early") — completely transformed my understanding of the value of my time and my life: I realized from reading that book that I was wasting valuable hours of my life.

The book contended that your money represents life energy. Life energy is all the hours that you're alive to do things — and whenever you work, you spend some of that finite life energy. So any amount of money you've earned through your work represents the amount of life energy you spent earning that money.

Viewing Money as Life Energy is a powerful paradigm. In my book, I talk about what caused me to transform from a FIRE follower to the DWZ way of life. But the concept of Life Energy stuck with me. And it's a mental model worth hanging on to.

The complexity of Maximizing Life Energy

To make the most of your life, you can't just start grabbing as many positive life experiences as you're able to find. That's because most experiences cost money. (For starters, the food that gives you life energy most certainly isn't free.)

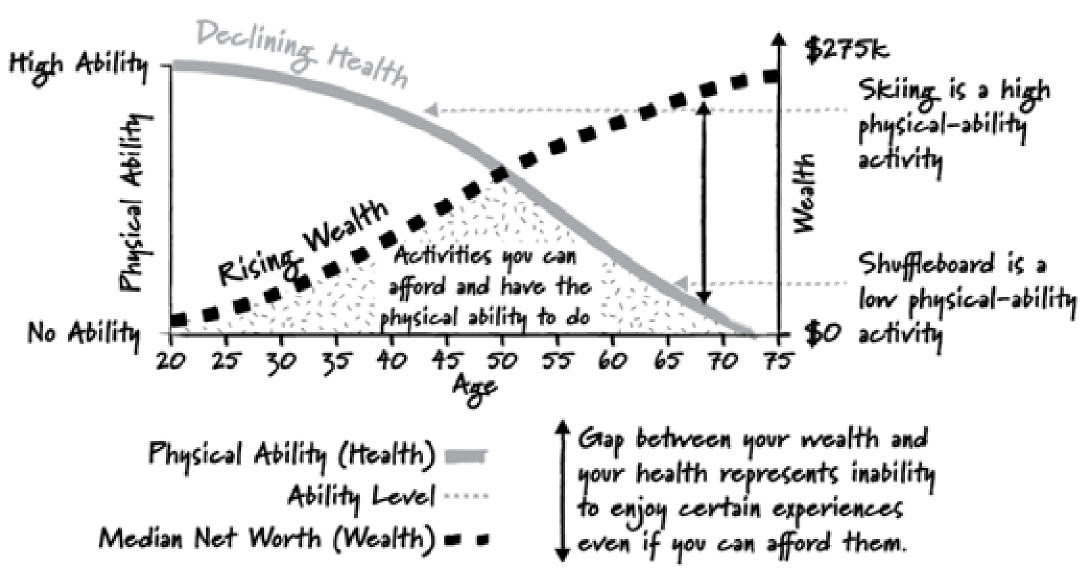
So although it would be super-efficient to convert all of your life energy directly into experiences, you often have to take the intermediate step of earning money. In other words, you have to spend at least some amount of your life energy working — then using your earnings to gain experiences.

But when your goal is to maximize fulfillment across your lifespan, it's not at all obvious how much of your life energy should be applied to earning money (and when) and how much to having experiences. For one thing, everybody is different in several important ways — there are just a lot of variables to consider.

So this turns out to be a complex optimization problem.

Declining Utility of Money with Age

Your ability to enjoy experiences depends on both your economic ability (the wealth curve shown here) and your physical ability (the health curve). Continuing to build wealth doesn't necessarily buy you more experiences, because your declining health limits your enjoyment of certain experiences no matter how much money you have.



Mental Model: Quantifying Life Experiences

Your life is the sum of your experiences. That's also very much in the spirit of the book, Your Money or Your Life. Above all, the authors of that book urge us not to sacrifice our lives for money; they want us not to be slaves to our jobs and our possessions. So how do they suggest we go about achieving this financial freedom? The path they outline is frugality — choosing to live simply so that you don't need a lot of money. Yet that's not one of my big takeaways from their life-changing book, and it's not what I'm advocating for you.

I'm a big believer in the value of experiences. Experiences don't have to cost a lot of money, and they can even be free, but worthwhile experiences do usually cost some money.

My aim throughout the book, on the other hand, is to make you much more deliberate in your life choices — to use data and reason to figure out what to do. You'll read about my focus on being Deliberate in the mental model focused on Deliberate Mindset.

That's how you'll make the best decisions. That means showing you how to think about your life experiences in a more quantitative way than you're probably used to ever doing.

The main idea here is that your life is the sum of your experiences. This just means that everything you do in life — all the daily, weekly, monthly, annual, and once-in-a-lifetime experiences you have — adds up to who you are.

When I say your life is the sum of all experiences. Well, I wasn't just speaking figuratively: If you were to put a numerical value on each experience, you could then actually add up the value of multiple experiences. Doing that makes it possible to compare bundles of disparate experiences, which is a step toward maximizing your lifetime fulfillment.

How do you place a numerical value on an experience?

For starters, think about the enjoyment you get from each experience in terms of points, like the points you'd earn in a game. Peak experiences will bring you many experience points. Small pleasures will get only a few points. How many points you assign to an activity is totally up to you, because everybody's values and interests are different.

This concept is explored and detailed in the book. I also cover the system I use to do this in the book. It takes up a whole chapter! I won't detail it here because this PDF is already much longer than I planned!

Memory Dividends

When you buy stock in, say, IBM, you are hoping that you will be able to sell the stock later for more than you bought it for or at least be able to earn dividends that IBM issues to shareholders, a teeny-tiny fraction of the company's profits every year.

Experiences have many of the shared properties as financial investments, one of which is called Memory Dividends. Experiences yield dividends because we humans have memory. We don't start every day with a blank brain, like characters in so many sci-fi movies. We wake up every morning preloaded with a bunch of memories that we can access at any time — mainly to get around and navigate the world.

The memory dividend is so powerful and valuable that tech companies are monetizing it and creating billions in wealth. Anyone who's used Facebook or Google Photos has seen the occasional "On this day 3 years ago" message, with accompanying photos from that day. Through this feature, the companies tap into your memory dividend, sparking good feelings, and a desire to reach out to those included in the photos. This whole process makes you happy — and makes you a more loyal customer.

Buying an experience doesn't just buy you the experience itself — it also buys you the sum of all the dividends that experience will bring for the rest of your life.

There's a way to factor this into your decision-making process. I outline how to do this using the system I use in my book.

Personal Interest Rate

In the book, I detail how your ability to extract enjoyment from money declines with age. Well, the corollary to that is that

The older you are, the more someone should have to pay you to delay an experience.

How much they should pay you is what I call your personal interest rate — which rises with your age. This idea immediately hits home for people in finance, who are used to thinking about interest rates and the time value of money.

The Underutilization of Freedom

A lot of experiences are thrust upon you, especially when you're growing up. You have to go to school, and in science class, you're told you have to dissect a frog. You might say, "I don't want to dissect this frog." But then your teacher says, "If you don't dissect this frog, you're going to get an F in this course." So you say, "Okay, I'll dissect the frog." You're not given much of a choice there.

But when you become an adult, you get to choose your experiences: You get to think about how you want to explore life and to decide for yourself where to invest your time and your money, and when to make these investments.

Unfortunately, most people greatly underutilize this freedom. We do make some conscious choices — to some extent, we choose our jobs, our hobbies, our relationships, our vacation destinations. But so much of our life is spent on autopilot — we move through the world as if someone else programmed our actions, and we don't think nearly enough about how to spend our time and money.

Mental Model: Life-Cycle Goals Using Time Buckets

Time buckets are a simple tool for discovering what you want your life to look like in broad strokes.

This list is the opposite of the so-called bucket list, which is typically a single accounting of all the things you hope to do before you "kick the bucket," so to speak. The more traditional bucket list is usually put together by an older individual who, when confronted with their mortality, begins to scratch out a list of activities and pursuits they not only haven't done yet but now feel compelled to do quickly, before time runs out.

By contrast, by dividing goals into time buckets, you are taking a much more proactive approach to your life. In effect, you're looking ahead over several coming decades of your life and trying to plan out all the various activities, events, and experiences you'd like to have. Time buckets are proactive and let you plan your life; a bucket list, on the other hand, is a much more reactive effort in a sudden race against time.

This concept is written about in detail in the book. But this should give you an understanding of the concept.

In general, using the time-buckets approach will make you begin to realize that some experiences are better done at certain ages.

Mini-deaths

With the Life-Cycle Hypothesis in mind, our lives consist of different cycles. It naturally follows that each one has an endpoint.

That is what I mean when I say that we die many deaths in the course of our lives: The teenager in you dies, the college student in you dies, the single unattached you dies, the version of you that's a parent of an infant dies, and so on. Once each of these mini-deaths occurs, there's no going back. But the upside is that we have many lives to live and to enjoy and to maximize!

Mental Model: Peak Net Worth Epoch

Peak Net Worth should not be a number (a specific dollar amount) but a specific period in time (epoch). This epoch should be tied to your biological age. Those are two very different ways of thinking about your financial goals.

Many of us have been trained to think that our plan for drawing down our savings should be framed in terms of numbers — that is, that once we reach a certain amount in savings, we can then retire and start living off those savings. And there's no shortage of suggestions about what that number should be.

But a number should not be most people's main goal. One reason is that, psychologically, no number will ever feel like enough. For example, let's say the number you come up with (based on calculations like the kind financial advisers recommend) is $2 million. To reach that goal, you can easily justify working longer by telling and convincing yourself that you will be able to enjoy an even higher quality of life if you save up $2.5 million. And by that logic, you can provide for an even higher quality of life by saving $3 million. So where does it end?

That's one problem with a numerical target. To try to keep up with this moving target, you just keep working on autopilot and end up postponing the best experiences of your life.

You can't leave the timing of the peak to chance — to get the most out of your money and your life, you must deliberately determine the date of your peak.

Net Worth Accumulation Curve

In researching this topic, my colleagues and I have now run the earning and spending simulations for dozens of hypothetical people, incorporating different scenarios about one's health, earning growth, and interest rates. Depending on all these factors, we see different net worth curves. As a result, we've generated lots of different net worth curves — each one optimal for a given person.

In each optimal curve, the person ends up dying with exactly zero, and, because of that, each ends up with a net worth peak sometime before their death date.

We cover the specific age range we find to be most optimal for peak net worth in the book. But this should give you a good idea of the concept.

Mental Model: Decumulation

It makes sense to delay gratification to some extent because that pays off in the long run. But the sad truth is that too many people delay gratification for too long, or indefinitely. They put off what they want to do until it's too late, saving money for experiences they will never enjoy. Living as if your life were infinite is the opposite of taking the long view: It's terribly shortsighted.

Take the famous marshmallow test, created for preschoolers by psychologist Walter Mischel at Stanford in the 1960s.

They asked different groups of people, "Would you rather have one marshmallow now, or two marshmallows 15 minutes from now?"
There were three-year-olds who said they'd rather have two marshmallows in 15 minutes. But once they brought one tempting marshmallow in front of them, many couldn't wait!

The adults, however, stuck to their commitment to delay gratification. Adults usually have a better ability to delay gratification — very often to the point where delaying gratification no longer serves them well.

Once you've determined your net worth peak, you must start spending down or decumulating. This means you will be spending more in your real golden years, when you are in reasonably good shape in both health and wealth — between 45 and 60 — than people usually do, because most people who save money for the future save for too late in life.

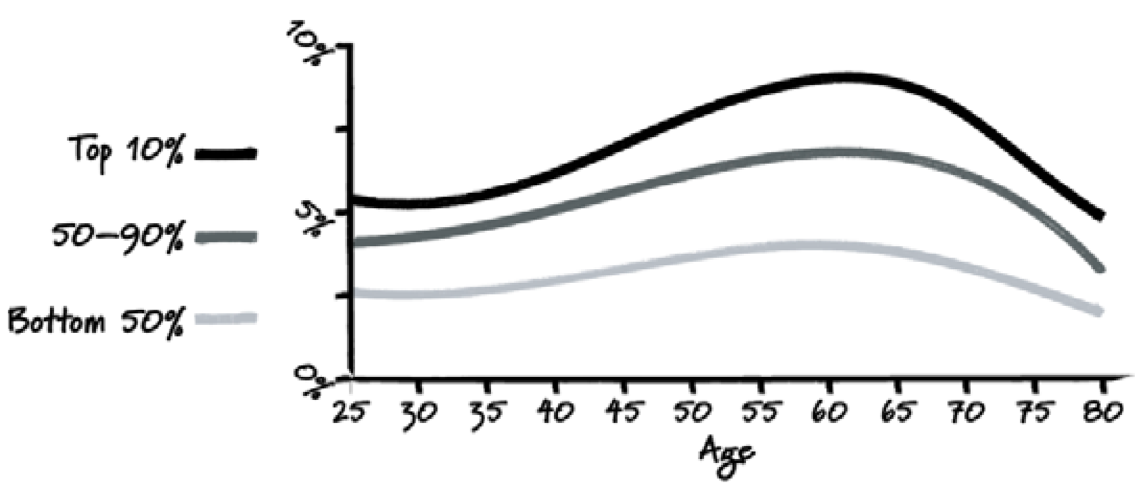
Knowing that you have enough money to last you the rest of your life (by doing some survival calculations) should give you the peace of mind to start spending more aggressively now. But even so, the psychological shift from savings mode to spending mode won't be easy. Changing one's deeply entrenched habits never is: If you've spent all your life as a good, solid, and committed saver, it's hard to suddenly shift gears and start doing just the opposite. For people used to accumulating wealth, decumulation doesn't come naturally. Old habits die hard.

But doing this is absolutely essential if you are going to make the most of your life energy. Remind yourself that you can't take your money with you — every dollar you don't spend at the right time will have far less value to you later, and in some cases, it will bring you no enjoyment at all.

Mental Model: Life-Cycle Timing Optimization

Your Kids Inheritance

For any income group, you look at, the age of "inheritance receipt" peaks at around 60. In other words, if you were betting on how old someone will be when they inherit money — assuming you know nothing else except that they stand to inherit — 60 is your best bet.



If the peak utility of money (the time when it can bring optimal usefulness or enjoyment) occurs at age 30, then at age 30 every dollar buys you one dollar's worth of enjoyment. By age 50, the utility of money has declined considerably.

For the same reason, as your adult children age, every dollar you give them goes less far, and at some point, that money becomes almost useless to them.

Now, I don't know the exact age of this peak, but based on what I know about human physiology and mental growth. In the book, I explain which age range I believe to be the most optimal point.

If you wait until you die to have your children inherit your money, you're leaving the outcome to chance. I call it the three Rs — giving random amounts of money at a random time to random people (because who knows which of your heirs will still be alive by the time you die?).

Putting your kids first means you give to them much earlier, and you make a deliberate plan to make sure that what you have for your children reaches them when it will make the most impact. A real plan for dying with zero includes the kids (if you have kids). That way, you've already separated out their money (which becomes untouchable by you) from your money, which is what you must spend down to zero.

That is, give your children whatever you have allocated for them before you die. Why wait until you're gone?

Charitable Giving

There is an optimal time to give, and it is never when you're dead. With charity, there's no such thing as too soon. The sooner you give money to medical research, for example, the sooner that money can help combat disease — as we can see from the research into returns on investments in medical research. Every day, a new technological advancement happens that improves lives, and over time these advances make a huge difference. But you can't just wait for these things to happen — you have to give what you can based on the resources you have today and the resources you expect to have in the future.

Mental Model: Deliberate Mindset

Living is Deliberate, Dying is Autopilot.

My overarching goal is to get you to think about your life in a more purposeful, deliberate manner, instead of simply doing things as you and others have always done them. Yes, I want you to plan for your future — but never in such a way that you forget to enjoy the present. We all get one ride on this roller coaster of life. Let's start thinking about how to make it the most exciting, exhilarating, and satisfying ride it can be.

I'm certainly not trying to tell you that one set of experiences is better than another; instead, you should choose your experiences deliberately and purposefully rather than living life on autopilot, as too many of us do.

Without that kind of deliberate planning, you're bound to just follow our culture's well-trodden, default path through life — to coast on autopilot. You'll get to your destination (death) but probably without having the kind of journey you would have actively chosen for yourself.

The Research Behind a Deliberate Mindset

A team of psychologists performed an experiment on two groups of students:

They told the first group of students to imagine that they would be moving far away in 30 days. The students were told to plan their next 30 days accordingly. They had 30 days to enjoy their college for the very last time. This meant the last time they'd see their friends, professors, favorite food spots, and everything else.

The second group of students was not told to imagine anything or to do any kind of savoring of their next 30 days.

Each week, the researchers asked both groups of students to report their daily activities.

Guess what happened?

As you can imagine, the students in the first group were much happier by the end of the 30 days than the second group. They were more fulfilled because of the mere act of deliberately thinking about their time as limited.

Autopilot

Autopilot is the antithesis of deliberate action. Autopilot is easy, and it's what most people around you are doing. So when you look around and do what everyone else is doing, you'll be coasting on autopilot just like everyone else. In fact, you might not even realize you're doing it. The sad truth is that many people aren't as deliberate as they could be with their own lives, so they're not as deliberate as they could be with their children, either.

Optimizing across your whole life takes a lot of thought and planning; it's easier to live for short-term rewards (myopia) and to stay on autopilot (inertia) than to do what will be good for you in the long term.

Staying on autopilot is easy; that's why we use it. But if you're trying to live a full and optimal life, rather than just taking the path of least resistance, autopilot won't give you what you want. To fully enjoy life instead of just surviving

Mental Model: Survival Threshold

After reading the book, the voice in your head screaming about some irrational money fear will be thwarted. But in the meantime, I'm going to give you a practical tool to help you mitigate fear about money. This concept is called Survival *Threshold.*

Once you've taken care of your worries about mere survival, you can then start thinking about your peak net worth as a date rather than a number.

Survival Threshold is based on both your annual cost of living and the number of years you expect to live from the present day.

(Cost to *live one year*) × (*Years left* to live) = *Survival Threshold*

There's more to this, covered in the book, relating to passively growing this figure through investments. But this is the primary formula. Once you've met that survival threshold, you probably won't want to retire just yet — it still might make sense for you to keep working to earn money for a higher quality of life than the basic survival threshold can provide.

Mental Model: Minimizing Longevity Risk

There's an irrational fear that often comes in the form of, "I don't want to run out of money when I'm old and retired."

Suppose your life expectancy is 85, but you want to allow for an error of 5 to 6 percent. If so, you might decide to save for a few extra years — in this case, enough to last you until you're 90. But if you don't want to have wasted five years' worth of savings in case you do die as expected at 85, you can eliminate that waste (and live a little better between now and then) by saving a little less — as long as you're okay with the risk.

There's another tool for minimizing longevity risk that I cover in the book. The tool I share is something economists have always been puzzled about. They've wondered why more people don't use this tool.

This tool is one I don't want to detail out here. As an homage to my customers who bought the book, and members of the Die with Zero Movement, I've got to keep a few things exclusive for my people!

Mental Model: Asymmetric Risk

Asymmetric risk is when the upside of possible success is much greater than the downside of possible failure.

When you face asymmetric risk, it makes total sense to be bold, to grab the opportunity at hand. At the extreme, when the downside is very low (or nonexistent, as in the "nothing to lose" case) and the upside is really high, it's actually riskier not to make the bold move. The downside of not even taking a chance is emotional: potentially a lifetime of regret and wondering What if?

I detail a very specific story on asymmetric risk, which I write about in the book.

Mental Model: Minimizing Longevity Risk

An Australian woman named Bronnie Ware, whose work as a palliative caregiver put her at the bedsides of patients with just weeks left to live, talked with her patients about what they wished they had done differently in their lives, and found five key regrets coming up more often than any others. As she describes in a popular online article and in a subsequent book, the two most common regrets are ones that are most relevant to my message.

Her patients' number one regret was,

Wishing they would have had the courage to live a life true to themselves — opposed to living a life others expected of them.

It's regret about not pursuing your dreams, and therefore having those dreams go unfulfilled.

If you ignore what you truly value in life and instead pursue a path that the rest of your surrounding everyday culture foists upon you, you risk having real regret at the end of your days. In American culture, which so often values hard work and earning money to the exclusion of other important values (such as leisure, adventure, and relationships), it stands to reason that people often come to the end of their days really wishing they hadn't made this kind of sacrifice. As the old saying goes, "No one ever regrets not having spent more time in the office."

Along those lines, the second regret — and actually the top regret among Ware's male patients — was this:

"I wish I had not worked so hard."

That hits right at the heart of what I'm preaching. "All of the men I nursed deeply regretted spending so much of their lives on the treadmill of a work existence," Ware writes. Women had this regret, too, but, as Ware points out, her patients were from an older generation, when fewer women worked outside the home. And when people say they regret working so hard, they are not talking about the hard work of raising children; they are talking about working to make a living to pay the bills and, as a result, missing "their children's youth and their partner's companionship."Irrational fear is the number

Mental Model: Irrational Fear

Irrational fear is the number one thing limiting your life right now.

Why? It's because irrational fear is rooted deeply in your belief system. And your belief system is rooted deeply in stories, not logic.

Even if you've closely read all of the material covered here, 99% of you will not make any lasting changes in your life. And it's not your fault. You simply need more time with these concepts.

Up until now, you've been conditioned with false stories about money. You've been conditioned to have certain beliefs about money from your family, society, the news, friends, and even yourself!

In the book, I do a more thorough job of helping you counter these irrational beliefs. But it takes time. And I've merely given you the outline in this PDF. You have a high-level view of *Die with Zero.*

If you want lasting change for overcoming irrational fear, pick up my book. This is something I'm dead serious about.

Here's why.

Logic is not going to help you live a more fulfilled life at this point. You need to learn what life experiences I had to go through to discover these concepts. And why I believe them to be true. I write about this in detail in the book.

I won't hedge; I want lasting change for you.

For those that read this entire PDF carefully, I'm honored and grateful for your time.

I invite you to take the next step in the journey.

And that means joining our fast-growing community of people. The ones who have adopted the *Die With Zero Way of Life.*

Head over to **https://www.diewithzerobook.com** and pick up the book if you haven't already.

I hope to stay in touch.

Warm regards,

Bill Perkins

P.S. Remember, *Live Deliberately*!