

THE W-2 PRISON BREAK SUMMIT · WORKBOOK

Why Your 401k Is a Lie and What AI Means for Your Job Security

A live workshop with Jonathan Reeves & Roy Miller

This is a working document - not a reading document.

You will write in it during tonight's event. By the end you'll have named the trap, seen the way out, and chosen your one next step. Bring a pen. Be honest with yourself — nobody else has to see this.

Name: _____ **Date:** _____

The map for tonight

We start with the truth about the trap, then open the door to a way out, then talk about how you begin. Watch for the “YOUR TURN” boxes — that’s where you do the work.

THE TRAP	The “safe” path — job, 401k, retire at 65 — is the riskiest bet you could make. The math doesn’t work, and AI is making the job itself fragile.
TRUTH 1	The safe path can’t free you — debasement, taxes, fees, and 40 years of time drain the bucket faster than you can fill it.
TRUTH 2	There is another way, and ordinary people use it — a different engine (cash flow + capital velocity) and markets you were never shown.
TRUTH 3	Your choices put you here, and your choices can change it. You were made for more — and the cost of staying is higher than the risk of starting.
MY STEP	Decide one thing: keep doing this alone, or get a real read on my situation and a first step out.

Part 1 — The trap you can feel

You were put on a road and told it was safe: school, a good job, save in a 401k, retire at 65. But it was built for a world that no longer exists. What's more the people who sold it to you don't have to walk it themselves.

YOUR TURN: Your 2 a.m. truth

The thought that keeps me up at night about money / work is:

If nothing changes in the next 5 years, my honest fear is:

Part 2 — The leaky bucket

Your savings is a bucket you pour into for 40 years. Nobody told you about the holes draining it even while you keep pouring in.

Debasement	The hidden tax, your dollar quietly buys less every year, and you know it, so the bucket drains even as you add to it.
Taxes	The single biggest drag on building wealth over a lifetime. Even if this is not a problem today, you want to be making enough where this is a problem.
Fees	The money managers win whether you do or not. Small percentages year after year takes an enormous bite over decades.
Time	Forty years is the trap, not the plan. The math of inflation vs. wage growth vs. 8–10% returns doesn't get an ordinary earner to freedom in a working life.

The point: the “safe” bucket can't fill faster than it leaks. That's not your fault. Nobody showed you the holes. Cash in hand beats a promise of cash in 40 years. This is the truth that lies underneath the future value of money.

YOUR TURN: Name your own leaks

Here's some examples to consider:

- Debasement: Things cost noticeably more than they did a few years ago. What is taking the biggest bite out of your budget?
- Taxes: A real bite out of every dollar I earn and save. Where are you paying taxes that you haven't considered?
- Fees: I'm honestly not sure what my 401k and other accounts cost me each month
- Time: I'm relying on decades I'm not sure I have. Will my money buy what I think it will by then?

Which leak scares me the most, and why:

Part 3 — There is another way

The engine: capital velocity

Most of us were taught one move: buy and hold for 40 years. There's another option available to you: velocity. Money that comes back to you fast and goes right back to work, over and over. The more your money moves the more it can produce for you. It's not about how much you start with: it's about how fast and how often your money works for you.

Worker vs. Owner. The worker trades time for money. The worker is capped in his ability to make money, and now exposed to forces like AI. The owner makes assets work for them. The owner is only capped by his imagination, and his assets are more durable. Tonight is about moving one seat over.

YOUR TURN: Markets I've never been shown

Most people only ever see the tip of the iceberg — a 401k, maybe a rental. Check anything below that you'd be curious to learn about building for yourself:

- Entrepreneurial: a business, a book, digital products
- Advanced Markets: private equity, futures, derivatives
- Alternative investments
- Cash-flow investments that pay me regularly instead of in 40 years

You don't have to be a genius to move to a different seat, just motivated enough to learn, grow, and shift. And you don't need a fortune to start either. You need a first step and a guide to show you what potholes to not step in.

Part 4 — You were made for more

Your choices put you where you are today. But that means your choices can change it too. That's not a guilt trip. It's the best news of the night.

YOUR TURN: A few honest questions

What's one gift or strength of mine that my job barely uses today:

If I weren't afraid, the one thing I'd do about my situation is:

The cost of waiting vs. the risk of starting

If I stay on the safe road...	If I start, small and guided...

“What would a fearless person do?” Then do THAT. Living in fear is no way to live.

Talk to your spouse — the one-pager

Hand this to the person who wasn't in the room. Here's the whole idea in plain language.

What tonight was about

Not a get-rich-quick pitch. An honest look at why the traditional plan (job + 401k + retire at 65) feels so shaky and the fact that there are other, learnable ways ordinary people build real cash flow for themselves that they control and own.

Why it matters to us

Our savings quietly lose ground to inflation, taxes, and fees, and AI is making jobs and skills less valuable to the open market today. We don't want to bet our whole future on a plan the math says can't work and that the marketplace is actively trying to phase out.

What I'm NOT proposing

Not quitting anything tomorrow, or anytime soon for that matter, not gambling our savings, not some scheme. Just a conversation to understand where we really stand and what a small, safe first step could look like. There's real risk in any path, including the one we're already on.

Plain-language glossary

Debasement	The quiet loss of your dollar's buying power over time — a hidden tax on savings.
Capital velocity	How fast your money comes back to you and gets put to work again. Speed beats size.
Cash flow	Money that pays you regularly (weekly/monthly), instead of a promise of money decades from now.
Owner vs. worker	A worker trades time for capped pay; an owner makes money work for them — uncapped and more durable.
The time-horizon trap	Counting on 40 uninterrupted years for a plan to work — years most people don't actually get.
W-2 Trap Wake-Up Call	A personalized, one-on-one read on your situation and a realistic first step out.

My one next step

You don't have to decide your whole escape tonight. Just decide one thing: keep doing this alone, or get a real read on your situation. Our biggest encouragement: Don't let the fruit born tonight wither on the vine. You know more about yourself today than you did when you started this event. You have options available to you too.

- Join the Freedom Builder's Community : Stop figuring out your path to Freedom from your W2 life alone. Join a focused group of people building real income outside their W-2 jobs. Explore a wealth of possibilities with Roy and Jonathan by your side.
- Book a W-2 Freedom Strategy Call :Get a personalized strategy session where we discover your actual assets and which investment vehicles match your situation.(clarity, not commitment)
- Not ready tonight? Get the recording + the Freedom Math starter sheet, and join the list

My honest read on tonight

On a scale of 1–10, how ready am I to start changing this? ____ / 10

The first thing I want help with is: _____

“There's a way out, it's learnable, and you do not have to figure it out alone. There's no better time to start than right now.”

Required disclaimer

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All investing involves real risk, including the possible loss of principal. Past results never guarantee future outcomes. Nothing here is a promise of any particular result.