

Exploring Tax-Free Retirement Options



If you currently use a Traditional IRA... or your company provides a 401(k) plan, you may be interested to learn that there are other options outside these traditional retirement plans that offer increased safety & flexibility as well as other features and benefits. A Private Plan utilizing IRS Code 7702 may lead to a much richer retirement. We are experts in this arena and can help design a plan that will provide years and years of tax-free accumulation and enjoyment in retirement.

Tax-Deferred Investments 401(k)'s, SEP IRA's and Traditional IRA's	vs	Tax-Free Investment IRS-7702 Private Plan
Limited Funding (<i>\$16,500 for 2010</i>) Contributions are Tax-Deductible		Unlimited Contributions Contributions are 'After Tax'
Earnings & Growth are Tax-Deferred Withdrawals 100% Taxable (<i>as Ordinary Income</i>)		Earnings & Growth are Tax-Deferred Withdrawals are Tax-Free (<i>if properly structured</i>)
Increased (& often unlimited) Market Risk		No Market Risk (<i>carrier absorbs all market risk</i>)
Your Principal can be lost		Your Principal is fully protected
Restricted Access to \$\$ prior to Age 59½		Access your \$\$\$ at any time & without penalty
10% Access Penalty prior to age 59½		Loans repaid on your schedule (<i>if at all</i>)
<u>Heavily</u> taxed upon death		Tax-free Death Benefit to heirs
Triggers taxation of up to 85% of Social Security Income upon withdrawal		Tax-free income at retirement with no impact on Social Security Income
IRS imposes taxable Required Minimum Distributions beginning at Age 70½		No distributions required.... ever.
Negative Returns are commonplace (<i>A Disaster for Retirement Accounts</i>)		No Negative Returns. Guaranteed returns for downside protection and market-type index linked returns for upside potential
Historical Rates of Return ~ 3 to 5% Actual		Annual Average Returns ~ 7 to 9%
Yearly Fees of 3% to 5% (<i>if you're lucky</i>) which are compounding and hidden in the fine print.		Purchase a private plan and enjoy Compounding Growth not Compounding Fees