



# TAXES IN RETIREMENT

Presented by Agent Name

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# Agent Name

## Title & Company Name



- Short Snip about them

# About The Company



# Proudly Featured In:





# Today's Agenda

- Risks in Retirement
- Tax Rates
- Common Deductions
- Recent Tax Reform Updates
- Taxes & Qualified Money
- Required Minimum Distributions
- Withdrawing Strategies
- Income in Retirement
- Putting it all together

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# Key Takeaways

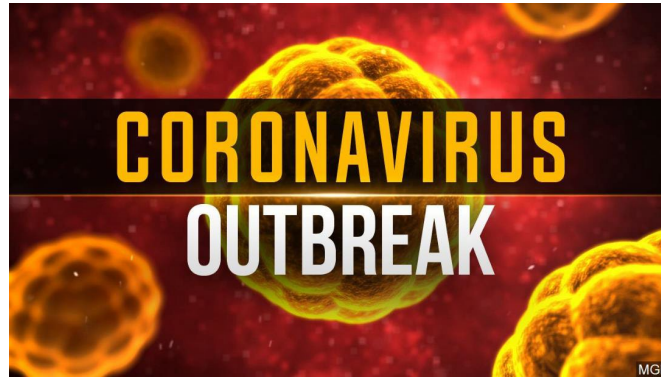
Strategies to minimize or eliminate taxes on your income during retirement

Strategies to minimize or eliminate taxes on your legacy

How to not make the IRS one of your beneficiaries

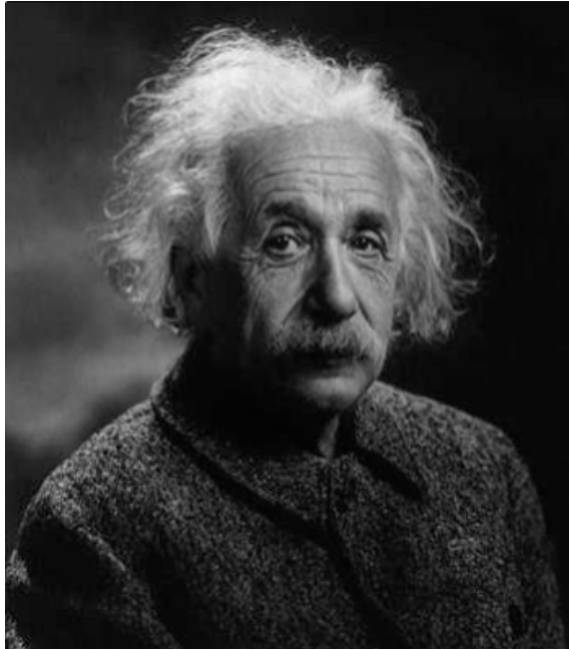


# What we do not control **CAN HURT US**





# Preparing Your Taxes



“Preparing my tax return is too difficult for a mathematician. It takes a philosopher.”

“The hardest thing to understand in the world is the income tax.”

-Albert Einstein

*“We have what it takes to take what you have”*

*-Unofficial Motto of the Internal Revenue Service (IRS)*





# As the Brilliant Judge Learned Hand once said...



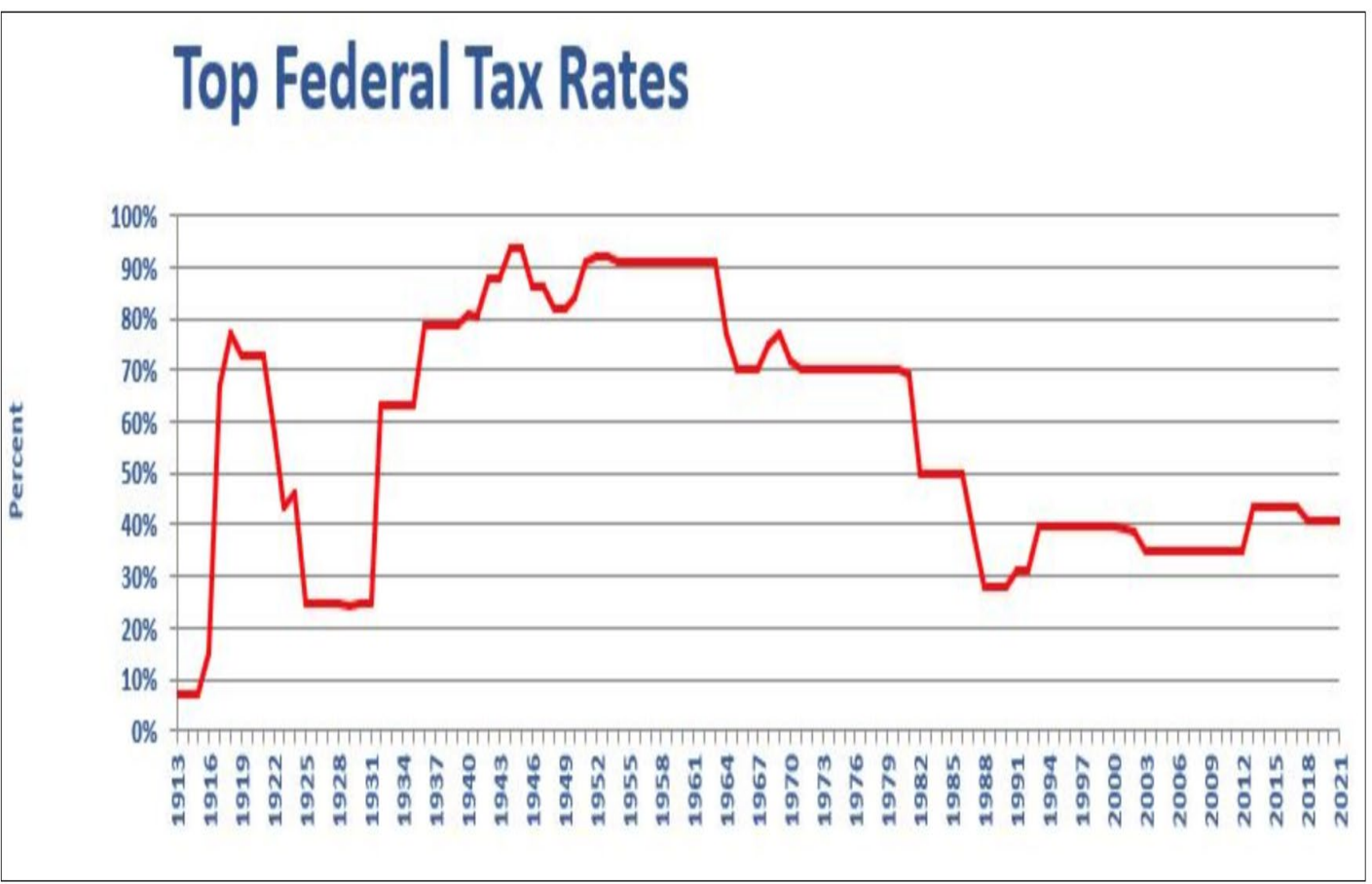
“Anyone may so arrange his affairs so that his **taxes shall be as low as possible**. He is not bound to choose that pattern which best pays the treasury. There is not even a patriotic duty to increase one’s taxes.”

*-Learned Hand*



# Top Income Tax Rates Throughout History

History of Tax Rates: 1913 – 2021



- **Changes to the tax rates could increase (or decrease) the tax you owe on future retirement account withdrawals**
- **Many people believe that tax rates are likely to rise in the future**





# Three Types of Retirement Income

Which one would you like to maximize?



**PENSION**

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**IRA DISTRIBUTIONS**

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**SOCIAL SECURITY\*  
BENEFITS**

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# New 2022 Tax Brackets/Rates

Tax Rate	For Single Filers	For Married Individuals Filing Joint Returns	For Heads of Households
10%	\$0 to \$10,275	\$0 to \$20,550	\$0 to \$14,650
12%	\$10,275 to \$41,775	\$20,550 to \$83,550	\$14,650 to \$55,900
22%	\$41,775 to \$89,075	\$83,550 to \$178,150	\$55,900 to \$89,050
24%	\$89,075 to \$170,050	\$178,150 to \$340,100	\$89,050 to \$170,050
32%	\$170,050 to \$215,950	\$340,100 to \$431,900	\$170,050 to \$215,950
35%	\$215,950 to \$539,900	\$431,900 to \$647,850	\$215,950 to \$539,900
37%	\$539,900 or more	\$647,850 or more	\$539,900 or more

Source: Internal Revenue Service





# The 2022 Standard Deduction



The standard deduction:

- Single: \$ 12,950
- Heads of Households: \$ 19,400
- Married Filing Jointly: \$ 25,900



# Deductions that are Sun-Setting

- Home Equity Loan Interest
- Moving Expenses
- Casualty & Theft Losses (except in disaster areas)
- Job Expenses (e.g., License/regulatory fees, required medical tests)
- Subsidized Parking & Transit Reimbursement
- Donations to Colleges in Exchange for Athletic Event Seats
- Tax Preparation Fees



# Top Income Tax Rates Throughout History



- The deduction for state income taxes and local property taxes is now capped at a total of \$10,000 (previously, there was no cap)
- However, property and sales taxes paid by a business such as a sole proprietorship or on rental property will remain fully deductible
- You may choose how to use the deduction, through a combination of property and sales or income taxes
- The threshold is not indexed to inflation
- Does this encourage you to move now?



# Mortgage Interest Deduction

The deduction for interest on mortgage debt is now capped at \$750,000 for homes purchased after Dec. 15, 2017

- Existing mortgages are grandfathered under the bill, meaning they would retain the current \$1 million cap

Going forward, the deduction will be limited to interest on the first \$750,000 you borrow

- Down from the current rule, which lets you deduct interest on the first \$1 million of debt
- Existing loan debt would be grandfathered in. The new, lower deduction will apply to loans taken after Dec. 15, 2017

Interest on loans for a second home will still be allowed, but...

- You will only be able to deduct interest on the first \$750,000 of the combined value of loans on your first and second homes

Eliminates interest deduction on home-equity loans

# Medical Expenses Deduction

All taxpayers may claim a deduction for unreimbursed medical expenses if they exceed 10% of adjusted gross income (AGI)

The IRS allows deductions for preventative care, treatment, surgeries and dental and vision care as qualifying medical expenses. In addition visits to psychologists and psychiatrists. Prescription medications and appliances such as glasses, contacts, false teeth and hearing aids are also deductible.



# Alimony & Child Support Deduction



## Alimony payments are no longer deductible

for the payor-spouse for any divorce after December 31, 2019





# The Estate Tax



The current Estate Tax threshold has been doubled

- Increased to \$11.2 million for individuals
- Increased to \$22.4 million for couples

**Anything over thresholds is taxed at 40%**



# Capital Gains Taxes

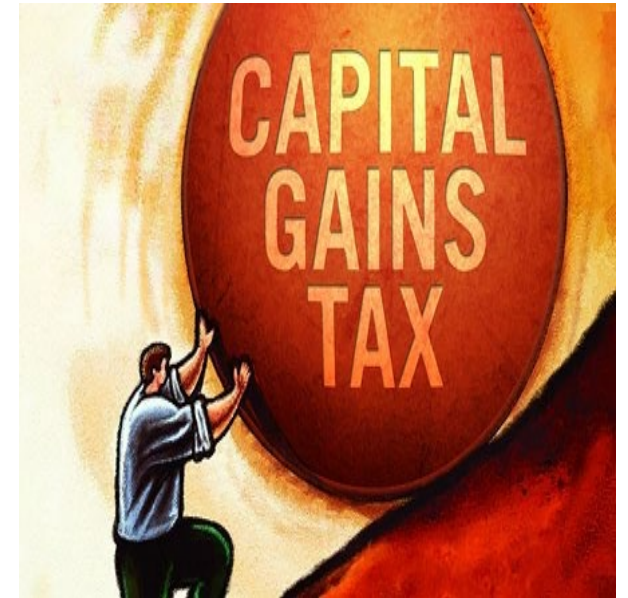
Long-term capital gains tax rates remain the same:

- 0% (applies to taxable income of less than \$77,200 for couples)
- Additional 3.8% tax on net investment income for high-income taxpayers

Long-term capital gains tax rates remain the same:

- 0% (applies to taxable income of less than \$77,200 for couples)
- 15% (over \$77,200)
- 20% (over \$479,000)

**Investors remain free to minimize taxable gain by choosing to sell their investment lots with the highest cost-basis.**





# Roth IRAs

## 2019 income phase-out ranges for taxpayers making Roth IRA contributions



Single & Heads of Household

- \$129,000 - \$144,000

Married Filing Jointly

- \$204,000 - \$214,000



# Roth IRA Characterization

- **Before:** You could re-characterize your Roth IRA conversion from a traditional IRA for any given tax year if you did so by the following October 15<sup>th</sup>
  - People typically re-characterize, or undo their conversion, if after the conversion the market were to decline and you would be paying capital gains tax based on a much higher value versus after the market
  - Investors often re-characterize with an eye to converting again later on, so their cap-gains tax will be lower, based on the post-decline valuation.
- **Now:** You are not able to re-characterize for tax years after December 31st



Different Types of

# Retirement Risks

Market  
Risks

Tax Risks

Inflation  
Risks

Health  
Care  
Risks

Longevity



# Do you know how long a trillion seconds is?

- Answer: 32,000 years...
- A very long time....
- A trillion is a huge number. How about 20 trillion?



# How is money taxed?

## THE TAX BUCKETS



- BANK SAVINGS
- MONEY MARKETS & CD's
- STOCKS
- BONDS
- MUTUAL FUNDS

- 401(k), 403(b)
- SEP, SIMPLE IRA
- Traditional IRA
- ANNUITY
- REAL ESTATE

- Roth IRA
- MUNICIPAL BONDS
- LIFE INSURANCE w/ CASH VALUE





# Meet Tom



- 90% of Investments in 401(k)
  - \$50,000
    - \$35,000
      - ?????



# Meet Tom



- Net money needed:  
**\$50,000**
- Req. IRA Withdrawal:  
**\$71,428**
- Taxes paid to pay off house:  
**\$21,428**

A photograph of an elderly couple and their dog, overlaid with a blue tint and a white text box. The woman on the left is smiling and looking towards the right. The man on the right is wearing glasses and looking towards the left. A white dog is in the center, looking forward. The text is centered in the white box.

“My CPA says my taxes will be lower in retirement!”



# Will your taxes be lower in the future/retirement?

## Will Your Taxes Be Lower In The Future / Retirement?

Federal 1980 Married Filing Jointly

Federal 2018 Married Filing Jointly

Inflated by 2.5%

Tax Bracket	Tax Rate
\$3,400.00+	14%
\$5,500.00+	16%
\$7,600.00+	18%
\$11,900.00+	21%
\$16,000.00+	24%
\$20,200.00+	28%
\$24,600.00+	32%
\$29,900.00+	37%
\$35,200.00+	43%
\$45,800.00+	49%
\$60,000.00+	54%
\$85,600.00+	59%
\$109,400.00+	64%
\$162,400.00+	68%
\$215,400.00+	70%

Tax Bracket	Tax Rate
\$ 8,689.00	10%
\$ 14,056.00	10%
\$ 19,423.00	10%
\$ 30,413.00	12%
\$ 40,891.00	12%
\$ 51,625.00	12%
\$ 62,870.00	12%
\$ 76,415.00	12%
\$ 89,960.00	22%
\$ 117,050.00	22%
\$ 153,341.00	22%
\$ 218,766.00	24%
\$ 279,592.00	24%
\$ 415,043.00	35%
\$ 550,494.00	35%

DIFF

- 4%
- 6%
- 8%
- 9%
- 12%
- 16%
- 20%
- 25%
- 19%
- 27%
- 32%
- 35%
- 40%
- 33%
- 35%

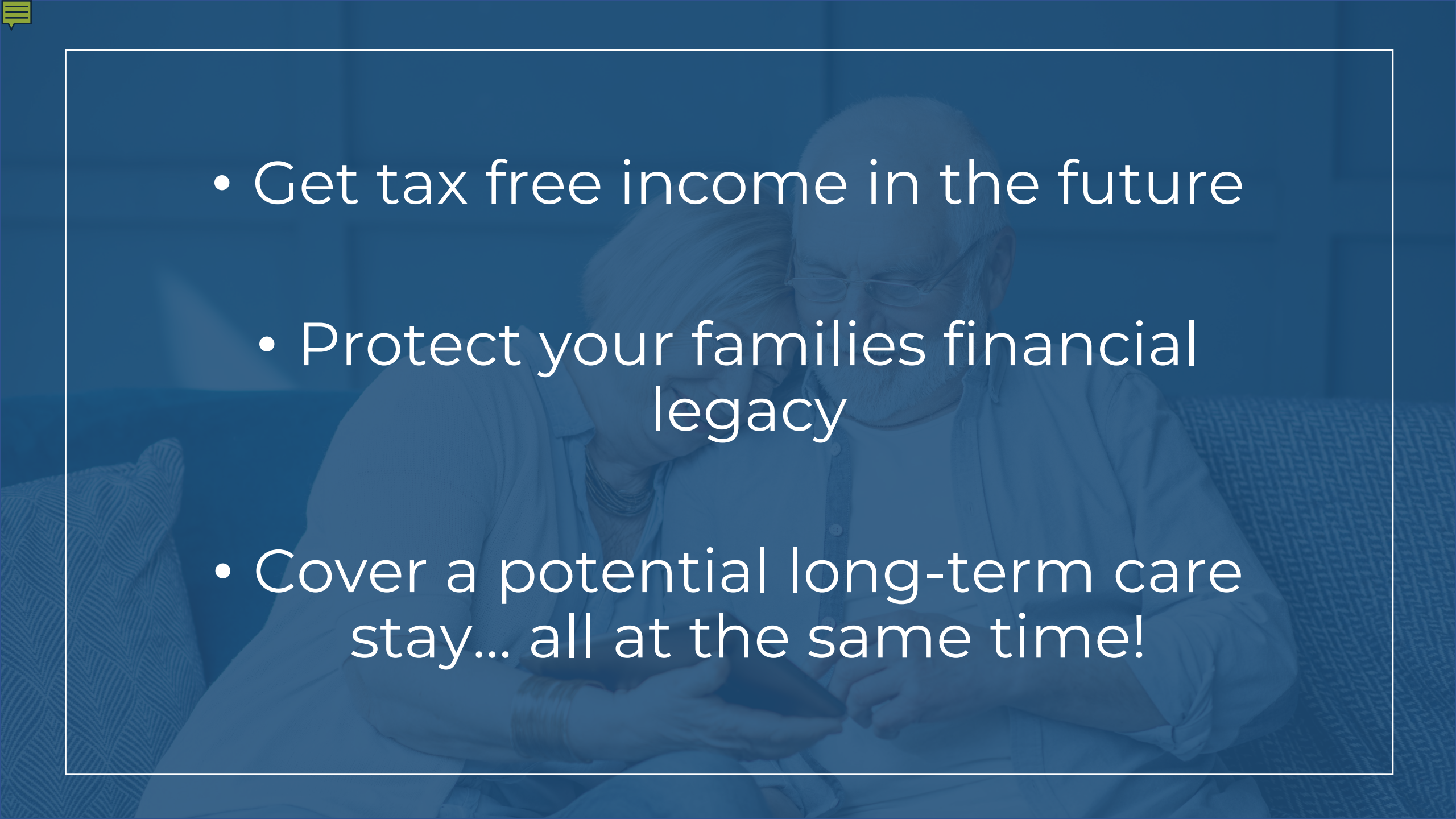
# Save 32%

Taxes in Retirement



A photograph of an elderly couple and their dog, overlaid with a semi-transparent blue filter. The woman on the left has short white hair and is smiling. The man on the right has white hair, a beard, and glasses, also smiling. A golden retriever dog is in the center, looking up with its mouth open. The background is a soft-focus outdoor setting.

What if there was a way to....

- 
- Get tax free income in the future
  - Protect your families financial legacy
  - Cover a potential long-term care stay... all at the same time!

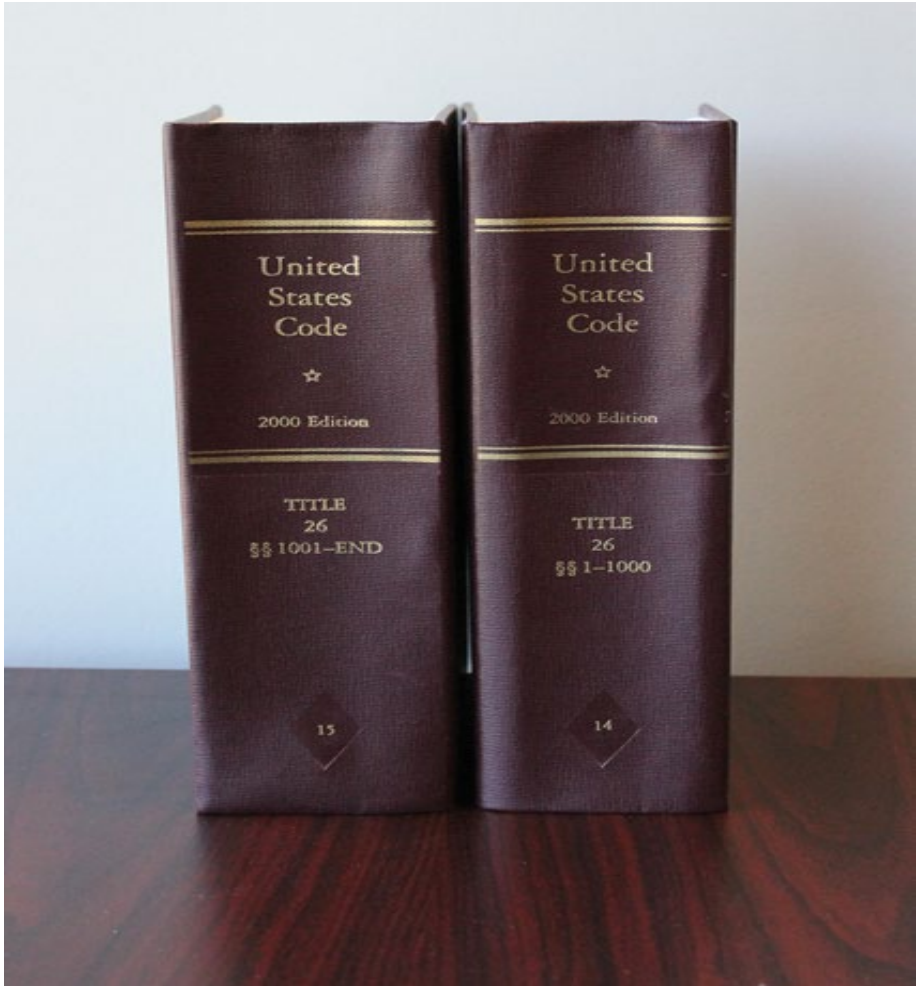


There  
is!





# Title 26 of the U.S. Tax Code



# Retirement Jeopardy

## Question:

What is significant about Title 26 of the U.S. Tax Code?

## Answer:

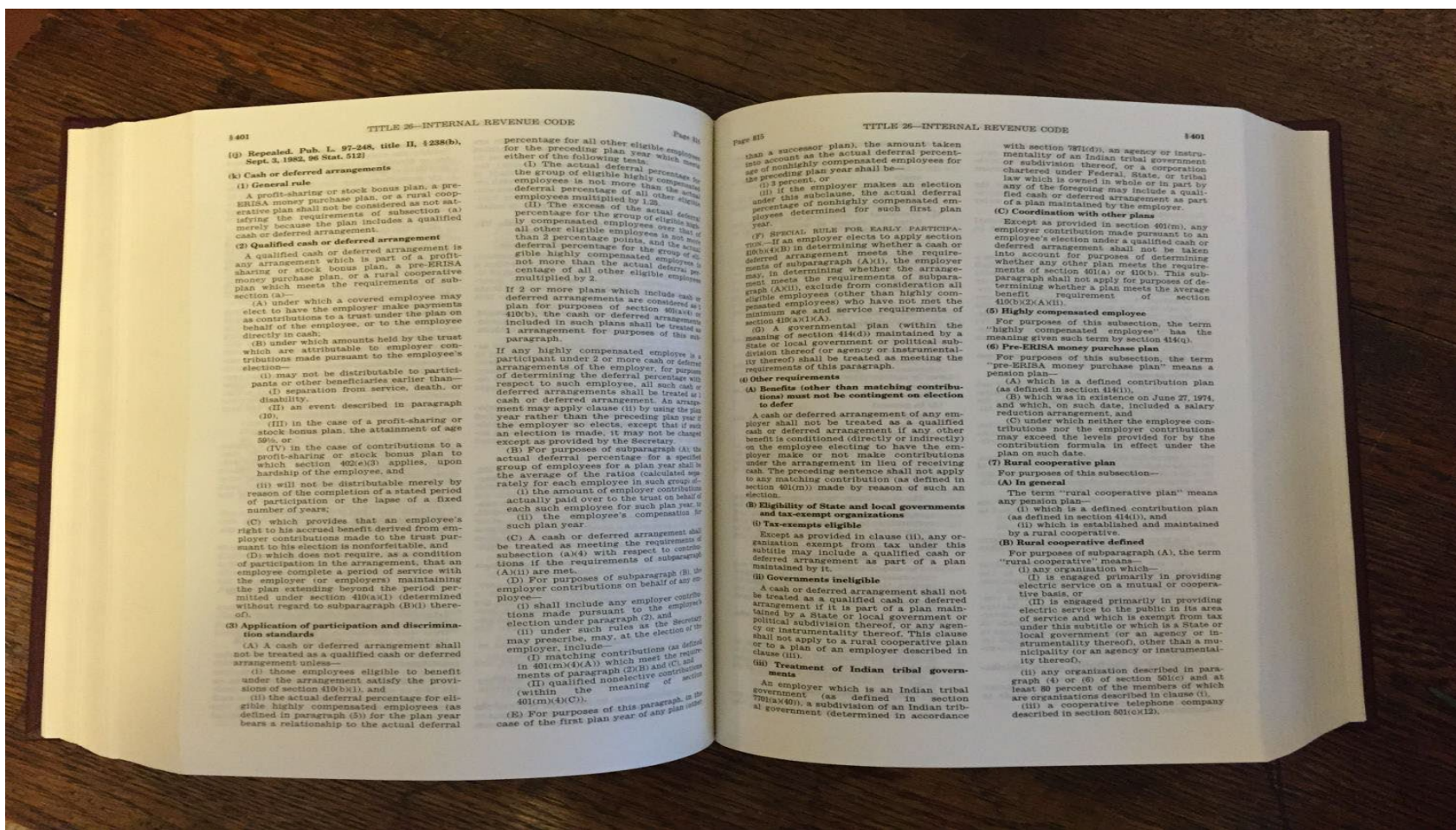
It is the section that references 401K's

YOU JUST EARNED A BIG PAY DAY!

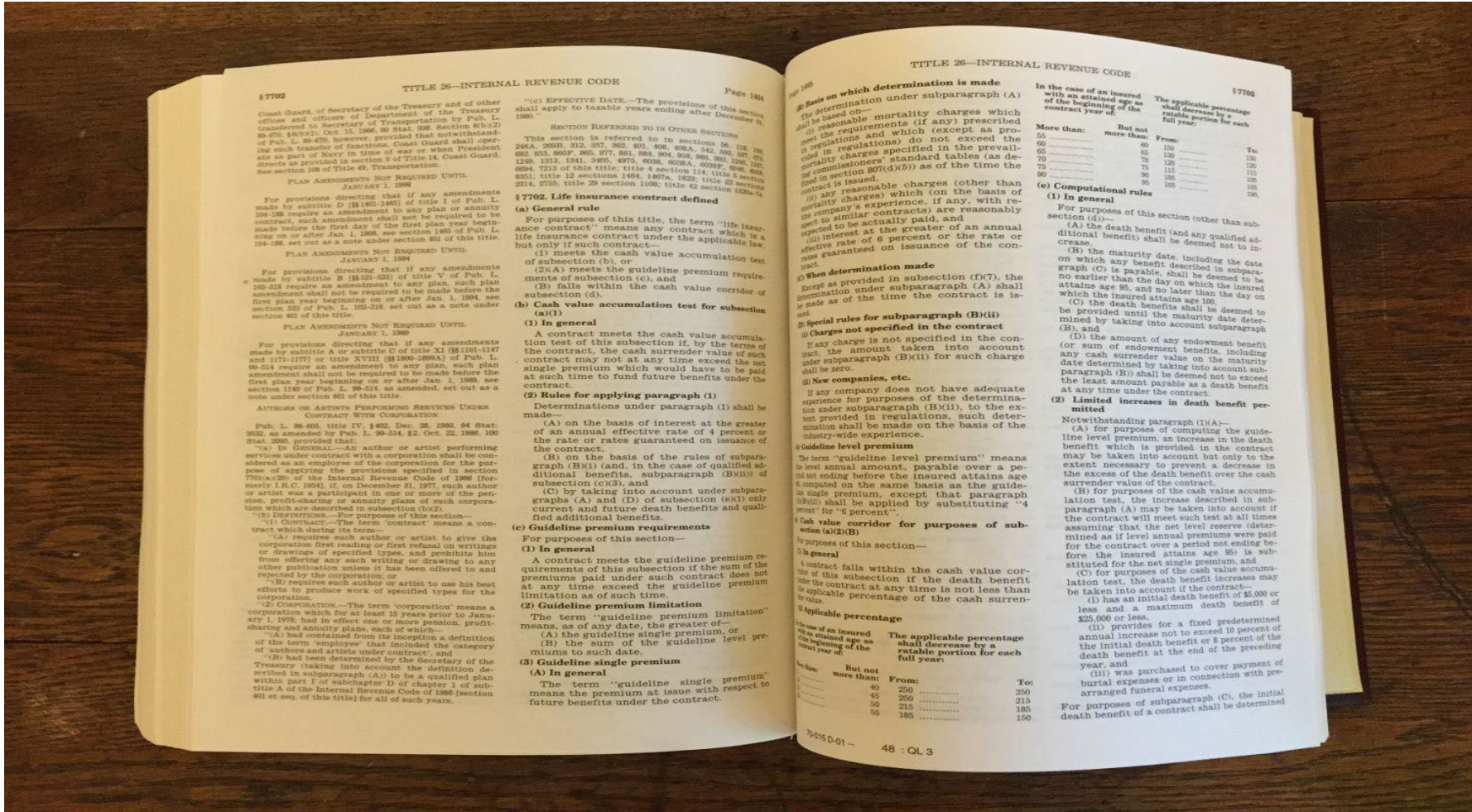


# U.S. Tax Code - Title 26, Section 401k

Taxes in Retirement



# U.S. Tax Code - Title 26, Section 401k



# An Alternate way of Planning





# The SECURE Act of 2019



# Qualified vs. Non Qualified Money

Qualified money is more valuable than non-qualified money

This is why you're limited in your annual IRA or 401k contribution

Since it's more valuable, you should keep it safer

Since you cannot add other money to your IRA to make up for market losses, you should really keep it safer



# Common Questions

BABY BOOMERS HAVE ABOUT QUALIFIED MONEY:

- **When** do I need to take withdrawals, and how much do I have to take?
- **How** are my IRA/401(k) withdrawals taxed?
- **How** does my IRA/401(k) fit into my overall plan?
- **What** happens to my IRA/401(k) when I die?
- **How** can I minimize taxes?





# Qualified Account Basics



## Contributions

May be tax deductible

## Savings

Grow tax-deferred  
while inside the  
account

## Withdrawals

Are generally added  
to your income\*

Taxes in Retirement

\*Withdrawals made prior to 59 ½ may be subject to an additional 10% early withdrawal penalty.



# 401(k) Accounts



- For 2022, the new contribution limit for employees who participate in a 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan (TSP) has increased to \$20,500
- The catch-up contribution limit for employees aged 50+ who participate in a 401(k), 403(b), most 457 plans, and the TSP is still \$6,000
- Because all of the money within your 401(k) grows tax-deferred, any distributions from your 401(k) account after age 59½ will be taxed as ordinary income
- Have Required Minimum Distributions (RMDs) beginning at age 72



# Traditional IRAs

- For 2022, the **limit on annual contributions** to an IRA is \$6,000
- The additional **catch-up contribution limit** for individuals aged 50+ remains at \$1,000 and is not subject to an annual cost-of-living adjustment (COLA)
- Because all of the money within your **IRA grows tax-deferred**, any distributions from your 401(k) account after age 59½ will be **taxed as ordinary income**
- Have **RMDs** beginning at age 72

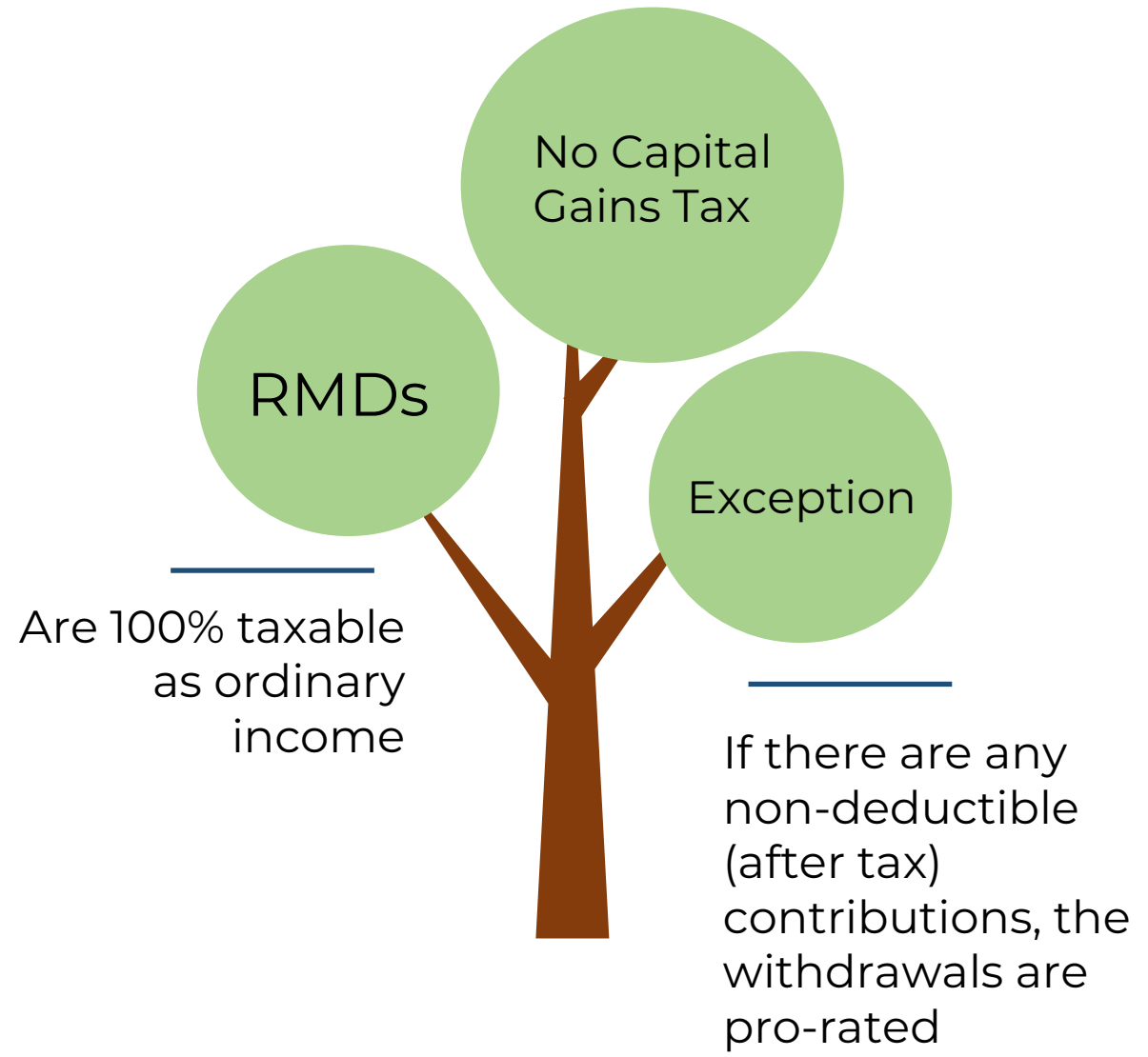


# Increased RMD Age

- Before Secure Act – RMD age =  $70\frac{1}{2}$
- After Secure Act – RMD age = 72
- **POTENTIAL POINT OF ERROR!**  
Be careful!



# How does taxation work with RMDs?





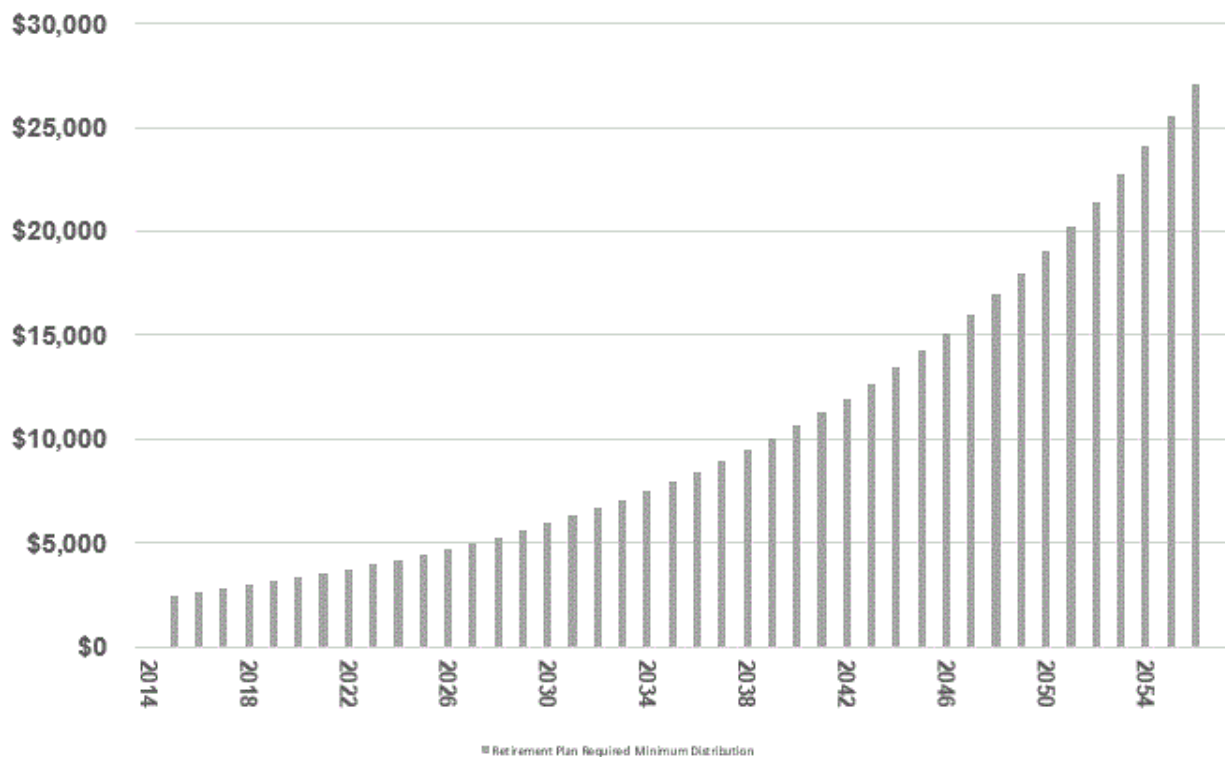
# The Stretch IRA

- Only Spousal Beneficiaries can stretch IRAs over their life expectancy... (when was the last time you checked your beneficiaries?)
- Preserves tax-deferral for as long as possible
- Helps minimize the impact of taxes on withdrawals



# Top Income Tax Rates Throughout History

Stretch Distribution



- **Cumulative Distributions Received = \$456,868.61**

- \*Note: This illustration is hypothetical and assumes the inheritance occurred at age 40. It also assumes a 6% rate of return on an initial value of \$100,000. This does not represent the performance of any investment product, and your results will vary.





# MAJOR CHANGE!

If you have an IRA or a Trust as a beneficiary of your IRA you may have a ticking tax time bomb...



# Goodbye Stretch IRA!

- **Before SECURE: Stretch IRA Concept**

- RMDs were generally paid by beneficiaries beginning by the end of the year after the owner's death
- LESS TAXES AND MORE MONEY!

- **After SECURE:**

- Most non-spouse beneficiaries will have a new ten-year rule....



Who would you rather  
leave your IRA to?

Your Spouse?

Your Children?

Or the IRS?

# Retirement Jeopardy

## Question:

- Who was the chief legislator responsible for establishing the Roth IRA?

YOU JUST EARNED A  
100 GRAND!



## Answer:

- The Roth IRA was established by the Taxpayer Relief Act of 1997 (Public Law 105-34) and named for its chief legislative sponsor, Senator William Roth of Delaware



# Roth IRA Conversions

- NO LIMIT!
- TAXABLE AMOUNT CONVERTED is added to your income at today's low brackets
- IF YOU WANT TO SAVE HUNDREDS OF THOUSANDS OF DOLLARS IN TAXES, YOU HAVE 5 YEARS TO DO IT!
- CONSULT YOUR TAX PROFESSIONAL



# Roth IRAs Have No RMDs

No required minimum distributions during your lifetime

- YOU DECIDE when you want to make distributions
- Allows your account to grow uninterrupted, tax-free for life
- Can provide a tax-free inheritance to heirs

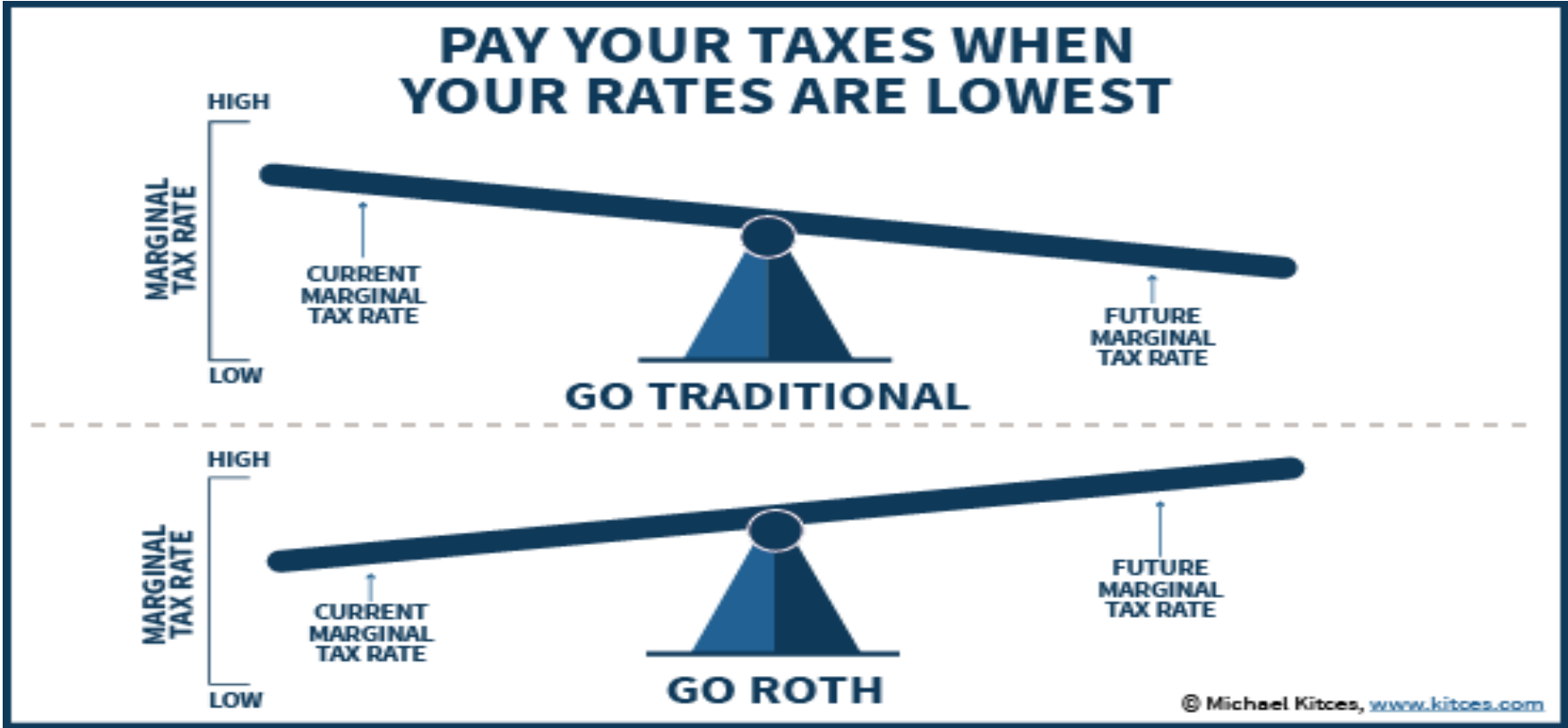


# Who can do a Roth IRA Conversion?

- Anyone can convert their IRA (or other eligible retirement account) to a Roth IRA:
  - No age limits (high or low)
  - No income limits (high or low)
  - No requirement to be working



# Is a Roth Conversion Right for You?





# US Debt Clock.org

State Debt Clocks

World Debt Clocks

Debt Clock Time Machine

### US NATIONAL DEBT

**\$30,008,341,135,616**

DEBT PER CITIZEN: **\$90,227** | DEBT PER TAXPAYER: **\$239,808**

US FEDERAL SPENDING (OFFICIAL): **\$6,898,145,859,795** | US FEDERAL BUDGET DEFICIT (OFFICIAL): **\$2,840,355,016,207**

US FEDERAL SPENDING (ACTUAL): **\$7,068,567,167,367** | US FEDERAL BUDGET DEFICIT (ACTUAL): **\$3,010,776,330,361**

US FEDERAL DEBT TO GDP RATIO

1960: **53.29%** | 1980: **34.50%** | 2000: **59.31%** | NOW: **128.01%**

US FEDERAL TAX REVENUE: **\$4,057,790,843,589** | REVENUE PER CITIZEN: **\$12,207**

INCOME TAX REVENUE: **\$1,926,036,386,075** | PAYROLL TAX REVENUE: **\$1,307,060,963,535**

TOTAL STATE REVENUE: **\$2,182,113,787,167** | TOTAL LOCAL REVENUE: **\$1,509,151,740,765**

CORPORATE TAX REVENUE: **\$335,917,007,986** | TARIFF TAX REVENUE: **\$68,404,021,732**

STATE DEBT: **\$1,203,755,378,175** | DEBT PER CITIZEN: **\$3,621**

LOCAL DEBT: **\$2,047,145,387,717** | DEBT PER CITIZEN: **\$6,159**

US GROSS DOMESTIC PRODUCT: **\$23,441,478,466,599**

TOTAL FEDERAL/STATE/LOCAL SPENDING: **\$10,197,516,411,992**

TOTAL DEBT TO GDP RATIO: **141.88%** | SPENDING TO GDP RATIO: **43.50%**

### Largest Budget Items

MEDICARE/MEDICAID: **\$1,271,246,421,075**

SOCIAL SECURITY: **\$1,104,123,210,538**

DEFENSE/WAR: **\$721,245,131,621**

INTEREST ON DEBT (NET): **\$424,449,409,390**

### Unfunded Debt/Interest

US TOTAL INTEREST PAID: **\$3,331,794,620,970** | INTEREST PER ADULT: **\$12,950**

US TOTAL DEBT: **\$86,412,651,457,883** | SAVINGS PER FAMILY: **\$18,036**

BANK INTEREST RECEIVED: **\$543,132,132,374** | BANK INTEREST PAID: **\$34,278,263,511**

TOTAL PERSONAL DEBT: **\$21,295,523,928,660** | PERSONAL DEBT PER CIT.: **\$63,986**

STUDENT LOAN DEBT: **\$1,769,553,686,320** | PER STUDENT: **\$39,388**

CREDIT CARD DEBT: **\$1,031,388,299,945** | PER HOLDER: **\$6,323**

### Money Creation

US TREASURY DOLLARS NOW: **\$840,435,283**

US M2 MONEY SUPPLY NOW: **\$22,003,460,691,032**

CURRENCY AND CREDIT DERIVATIVES NOW: **\$611,880,448,676,385**

US TREASURY DOLLARS 2000: **\$3,551,310,936**

US M2 MONEY SUPPLY 2000: **\$4,687,093,094,854**

CURRENCY AND CREDIT DERIVATIVES 2000: **\$88,754,818,919,707**

### Trade Balance

US DEBT HELD BY FOREIGN COUNTRIES: **\$7,873,422,489,638**

US TRADE DEFICIT: **\$1,090,964,769,238**

US TRADE DEFICIT - CHINA: **\$352,780,332,220**

US IMPORTED OIL: **\$254,509,789,040**

US POPULATION: <b>332,540,199</b>	US WORKFORCE NOW: <b>156,162,431</b>	OFFICIAL UNEMPLOYED: <b>6,242,986</b>	DOLLAR TO OIL RATIO NOW: <b>\$74.83 PER BARREL</b>
US INCOME TAXPAYERS: <b>124,947,288</b>	US WORKFORCE 2000: <b>159,211,502</b>	ACTUAL UNEMPLOYED: <b>11,345,431</b>	DOLLAR TO OIL RATIO 1913: <b>\$2.20 PER BARREL</b>
PRIVATE SECTOR JOBS: <b>123,395,419</b>	NOT IN LABOR FORCE NOW: <b>99,807,647</b>	FULL-TIME WORKERS: <b>130,287,415</b>	DOLLAR TO SILVER RATIO NOW: <b>\$2,997 PER OUNCE</b>
US SELF-EMPLOYED: <b>9,247,079</b>	NOT IN LABOR FORCE 2000: <b>81,380,577</b>	PART-TIME WORKERS: <b>25,681,056</b>	DOLLAR TO SILVER RATIO 1913: <b>\$2.66 PER OUNCE</b>
US UNION WORKERS: <b>15,348,863</b>	MEDIAN INCOME NOW: <b>\$35,699</b>	MEDIAN NEW HOME NOW: <b>\$393,877</b>	DOLLAR TO GOLD RATIO NOW: <b>\$21,896 PER OUNCE</b>
GOVERNMENT EMPLOYEES: <b>23,254,414</b>	MEDIAN INCOME 2000: <b>\$31,635</b>	MEDIAN NEW HOME 2000: <b>\$161,759</b>	DOLLAR TO GOLD RATIO 1913: <b>\$28.48 PER OUNCE</b>
MANUFACTURING JOBS NOW: <b>12,606,571</b>	US BANKRUPTCIES: <b>529,733</b>	LIVING IN POVERTY: <b>39,389,795</b>	PAPER TO SILVER RATIO NOW: <b>324.77 to 1</b>
MANUFACTURING JOBS 2000: <b>17,266,919</b>	US FORECLOSURES: <b>64,101</b>	WITHOUT INSURANCE: <b>27,181,020</b>	PAPER TO GOLD RATIO NOW: <b>108.74 to 1</b>
US RETIREES: <b>56,261,806</b>	MEDICARE ENROLLEES: <b>62,868,002</b>	US MILLIONAIRES: <b>22,013,493</b>	DOLLAR TO CRYPTO RATIO NOW: <b>12.59 to 1</b>
US DISABLED: <b>9,201,423</b>	MEDICAID RECIPIENTS: <b>83,894,180</b>	FOOD STAMP RECIPIENTS: <b>42,111,583</b>	DOLLAR TO CRYPTO RATIO 2013: <b>9,892 to 1</b>

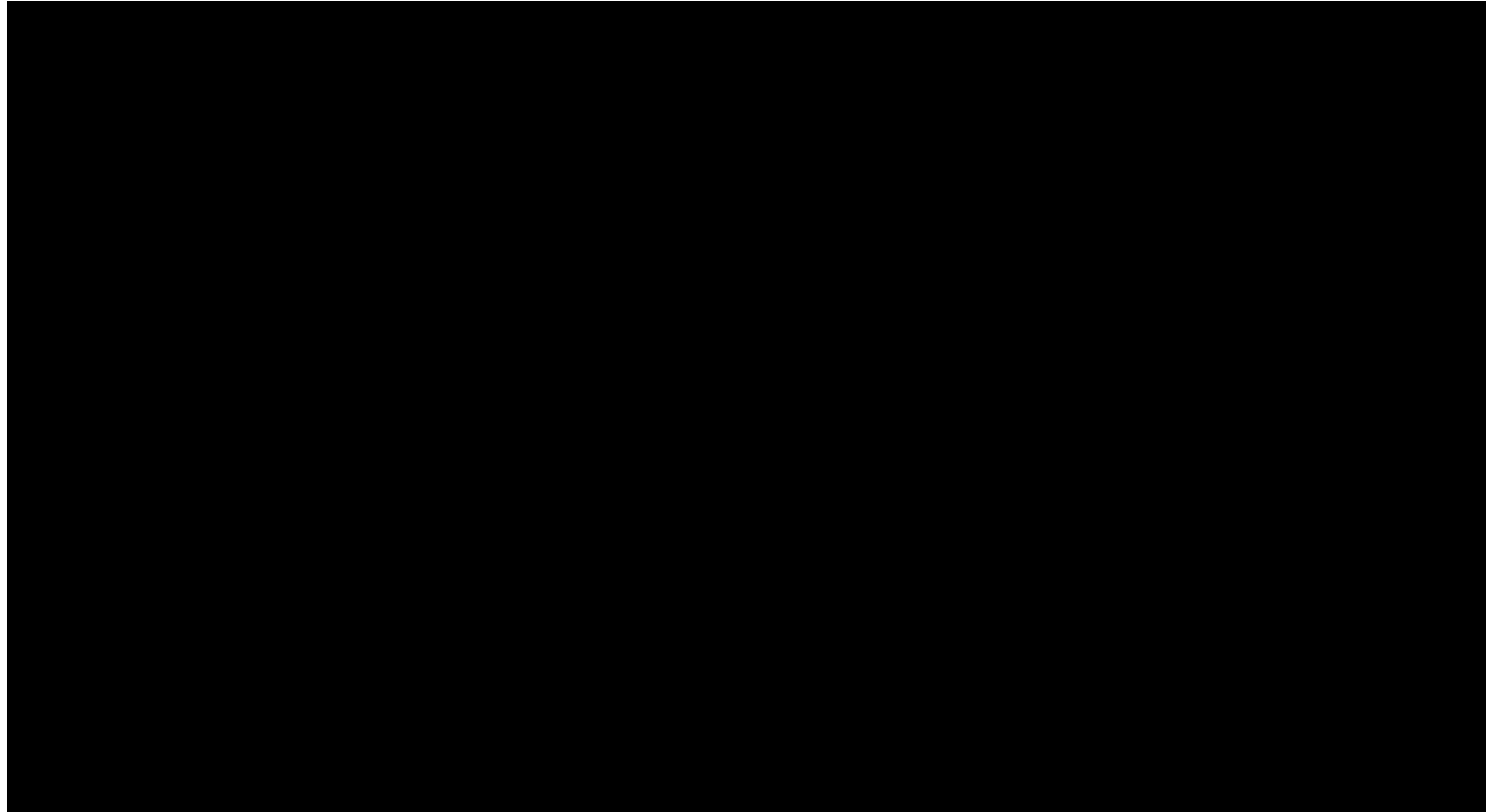
HOUSEHOLD ASSETS: **\$166,390,841,770,453** | US TOTAL NATIONAL ASSETS: **\$200,590,265,168,813** | ASSETS PER CITIZEN: **\$603,086**

SOCIAL SECURITY LIABILITY: **\$21,726,499,199,064** | MEDICARE LIABILITY: **\$33,768,587,291,450** | US UNFUNDED LIABILITIES: **\$164,139,625,165,600** | LIABILITY PER CITIZEN: **\$493,442**

MORTGAGE/LOAN CALCULATOR | Au GOLD SUPPLY/DEMAND | HOME SALES | SOURCES | AUTO SALES | ABOUT | ENERGY OUTPUT | GOLD/PRECIOUS METALS



# Where is the money coming from?





# Pay tax on the *SEED*... Save taxes on the *CROP*



**100% Income Tax Free**



# Review

- How the most recent tax law changes can affect you
- The three different buckets- Taxable, tax deferred, and tax free
- Disinherit the IRS! Not having the government take 40% or more of your IRA when you pass away
- Does it make sense to convert to a Roth IRA?
- Retirement Navigation Analysis

A photograph of an elderly couple and their dog, overlaid with a semi-transparent blue filter. The woman is on the left, looking up and to the right. The man is on the right, wearing glasses and a scarf, looking towards the woman. A golden retriever is in the center, looking forward with its tongue out. The text is centered over the image.

# 2022

## Maintaining in the New Normal



# What lies ahead?

- No one knows for certain...
- Fact: None of us have ever experienced anything like this kind of economy before!
  - COVID-19 : A global panic over a virus rocking markets
  - Markets entering into correction territory
  - Inflation is at a 40-year high
  - The 10 year treasury dropping below 1% for the first time ever
  - Inverted Yield Curve
  - GDP Slow Down
  - Supplier & Freight Data
  - Unemployment Claims
  - Building Permits

**What's the worst thing to do in an uncertain situation???**



NOTHING!!!





# What's Next?



**1st Appointment Questionnaire**

Name: \_\_\_\_\_

Exactly, what brought you in today? \_\_\_\_\_ **Problem**

So, what I hear you saying is... \_\_\_\_\_

What are you hoping to accomplish by meeting with me? \_\_\_\_\_ **Importance**

What are your concerns about retirement? \_\_\_\_\_

If you could have your ideal retirement, what would it look like? \_\_\_\_\_ **Pain**

Which of the following three strategies would be most important to you? \_\_\_\_\_ **Goals/Bucket list**

Securing income for life     Reducing taxes     Protect your assets against losses

Do you have any passive losses that you are carrying over on your tax return? \_\_\_\_\_ **Primary Strategies**

Office Tour: \_\_\_\_\_

Next Appointment: \_\_\_\_\_





# What does this look like for YOU?



## **My promise to you!**

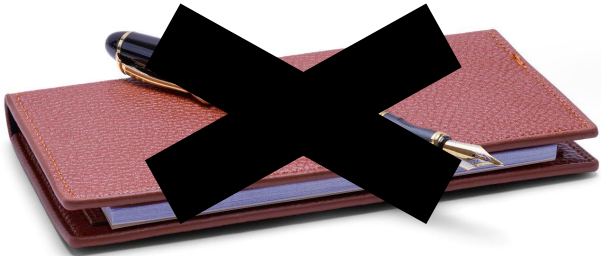
You will have TREMENDOUS clarity about your money, retirement and future!



# You will once and for all learn:

- What income you can **COUNT ON** in retirement
- How you can **minimize taxes** to make your money last longer
- What **rate of return** you must average to make your investments last for the rest of your life
- How to have a report card on your money to tell you each year if you are behind, ahead or **RIGHT ON TRACK** for your financial goals.

# Retirement Navigation Analysis



1st Appointment Questionnaire

Name: \_\_\_\_\_

Exactly, what brought you in today? \_\_\_\_\_ Problem

So, what I hear you saying is... \_\_\_\_\_

What are you hoping to accomplish by meeting with me? \_\_\_\_\_

What are your concerns about retirement? \_\_\_\_\_

If you could have your ideal retirement what would it be? \_\_\_\_\_

Which of the following three strategies would be most important to you?

Securing income for life  Reducing taxes  Do you have any passive losses that you are carrying forward?

Office Tour: \_\_\_\_\_

**C. CURTIS FINANCIAL GROUP**  
C. Curtis Financial Group  
41081 Ann Arbor Road  
Plymouth, MI 48170  
Toll Free: 877.686.2718  
Phone: 734.844.3400  
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**Mike & Mary W.**  
December 01, 2016

Well Street Investments	Mike	Mary
Provena	40%	40%
Retirement Life	IRA	Mary
Retirement Assets	NO	Mary
T. Rowe Price	IRA	Mary
Vanguard	NO	Mike
Oppenheimer	NO	Mike
Juno	NO	Mike
<b>Total Well Street Investments</b>	<b>IRA</b>	<b>IRA</b>
		\$27,545.00
		\$36,000.00
		\$37,861.00
		\$863,633.00
		\$571,500.00
		\$122,500.00
		\$144,000.00
		\$39,000.00
		\$46,200.00
		<b>\$1,666,979.00</b>

Alternative Investments	Mike	Mary
<b>Total Alternative Investments</b>	<b>IRA</b>	<b>IRA</b>
		\$17,117.00
		\$29,000.00
		\$21,118.00
		\$112,750.00
		\$114,500.00
		\$52,225.00
		\$6,000.00
		\$6,000.00
		\$6,000.00
		\$6,000.00
		\$7,297.00
		\$18,000.00
		\$7,297.00
		\$22,118.00
		<b>\$46,506.00</b>

Principle Protected Investments	Mike	Mary
<b>Total Principle Protected Investments</b>	<b>IRA</b>	<b>IRA</b>
		\$17,117.00
		\$29,000.00
		\$21,118.00
		\$112,750.00
		\$114,500.00
		\$52,225.00
		\$6,000.00
		\$6,000.00
		\$6,000.00
		\$6,000.00
		\$7,297.00
		\$18,000.00
		\$7,297.00
		\$22,118.00
		<b>\$46,506.00</b>

**Total Investable Assets:** \$2,513,485.00

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# Not Sure?

- Interesting, I will have to think about it
- I'm too busy right now
- Not sure I can do anything now
- I think we have a good broker
- I had a bad experience with someone I trusted
- I do not want a second opinion
- Not sure I want to align
- Potential price of inaction

**Excessive fees, overpaying taxes, potential loss of money!**

*We do not provide legal or tax advice. Please consult qualified tax and/or legal professionals prior to making a decision for your individual situation.*







# Consultations are free & without obligation!



Agent Name



Agent Email



Agent Phone Number

