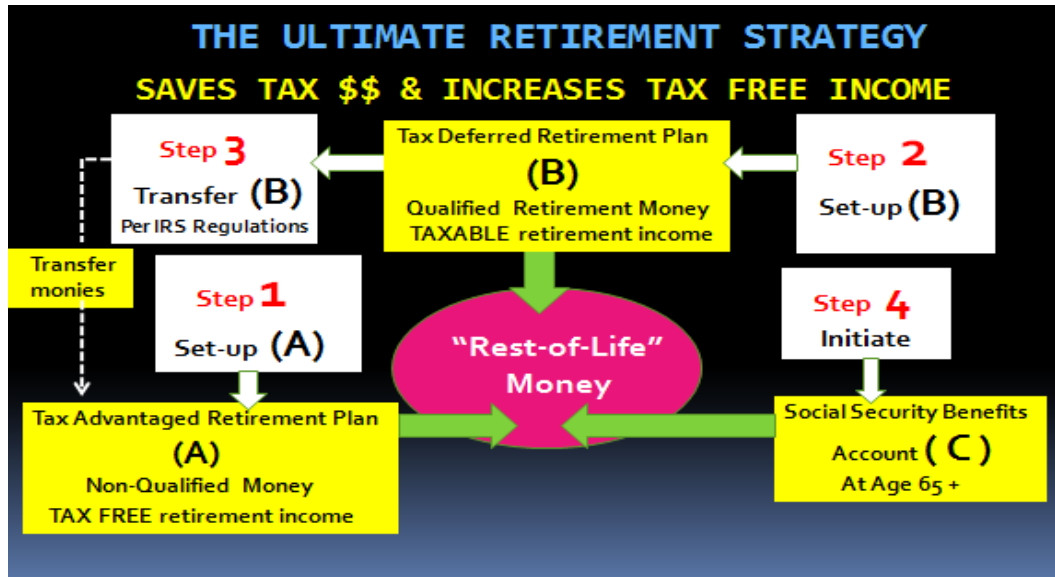


THE ULTIMATE RETIREMENT PLANNING STRATEGY



Step #1....A Tax Advantaged Retirement savings account which provides these benefits

- Family financial security in the event of death
- Cash flow, tax deferred accumulation, based on the stock market index performance
- Cash flow distribution for lifetime income that is **TAX FREE**
- Critical, Chronic, and Terminal illness resources to pay for extended medical services

Step #2....A Tax Deferred Retirement account like a 401K, 403B, IRA, Sep IRA

- Rollover a 401K with ownership rights into an IRA that could add a 10% sign-on bonus.
- A 403B with or without ownership rights can be set-up to obtain the same 10% sign-on bonus with a minimum growth rate of 6.25% for up to 20 years
- An IRA or Roth IRA account can also be set up with the same 10% sign-on bonus with a minimum growth rate of 6.25% for up to 20 years. The IRS designated name will remain.

Step #3.....Penalty free transfer of IRS qualified money is allowed based on a minimum percentage allowed by IRS rules. Withdrawals are taxable, however, depositing these monies into the savings (A) account will enhance the growth of these monies which can be withdrawn **TAX FREE** in later years for income purposes.

Step #4.....Waiting to withdraw Social Security monies in later years is beneficial because of the ever increasing size of benefits.

If the Ultimate Retirement Savings Strategy interests you, contact us for more information on the Contact Us page of this website.