



Retirement Income Planning



**Anyone Can Be
Financially Independent
Preparation
& Commitment Are Key**

**WE CAN HELP.....
IT'S NOT TOO LATE.....
SAVE TAX DOLLARS FOR YOURSELF...
BECOME SELF RELIANT.....
BUILD YOUR OWN PENSION PLAN....
LEARN THE FUNDAMENTALS.....**

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The universal goal of any retirement plan is to reap the benefit of having an income stream that you never outlive. We know that Social Security and Medicare benefits will be altered drastically. There will be more people retired than there are people working to pay the benefits. The hand writing is on the wall. Take a moment to address this subject. Let us show you how you can affordably put a small amount of money away into a tax advantaged retirement strategy that will create the following benefits:

- Financial resource for your family should something happen to you.
- Tax deferred nest egg **that guarantees financial security** without fear of stock market loss.
- Provide liquidity to pay expenses for college educations, or long term critical, chronic, or terminal illness without added cost.
- Converts your nest egg to a **TAX FREE INCOME STREAM** that you can never outlive.

Here's Something To Think About!!

Becoming "FINANCIALLY INDEPENDENT" is not about how much money you can put away, but how much you can save without giving it away..... **to the tax-man.** Rather than you working hard for your money, your money will begin to work for you. When interest earned on your money is equal to or greater than your take-home income, you no longer need to work. If you don't need to work, guess what?

WELCOME TO YOUR RETIREMENT YEARS!!

For every person reaching 65 in America today, 4 out of 100 have reached the day where they are financially independent. For the other 96, you can conclude that planning either never happened or, if there was a plan, it didn't perform as originally perceived.

A "NO PLAN" or a "WRONG PLAN" CREATES THESE OPTIONS:

- Work until I drop.... WELCOME TO being a store Friendly Greeter
- I need to relocate and live with my adult children
- Because I am unable to work, I need to move into a government supported facility

Here are some reasons why there are so many Americans in the 96 category: (*)

- Increased cost of living without adequate increases in income
- 58% think investing is too complex
- 63% are overwhelmed by investment options
- 38% started too late and have saved less than \$100,000
- 75% lack basic knowledge on money management

(*)AARP study of 176 Maricopa County residents, age 50+

In short, you will determine your retirement income. Take a moment and try to visualize what useable income stream you would need today, assuming that you were 100% debt free, including the mortgage on your home. Answering that question should be an easy step. Now, take the next step and contact us through the Contact Us page of this website. We can help with ideas you may not have considered.