

The Baby Boomer Retirement Breakthrough

The Unfair Advantage for a
Safe & Secure Retirement

By Best-Selling Author
Chuck Oliver

*“I must create a system, or be enslaved
by another man’s.”*

-William Blake

The Hidden Wealth Solution is a fantastic tool to help me reach my retirement goals.

We are retired and can tell you we rest a lot easier these days with our money out of the stock market. The staff is phenomenal and Chuck Oliver treats you like family. They are always available to us for our questions and they make sure we are understanding and are completely comfortable with the way our funds are invested.

Sharon and Bucky Jacobs

What Chuck Oliver taught us changed everything we believed about our investment strategy. The difference between what we had been doing for 40 years, and what we learned from Chuck, has totally changed our strategy.

The result, we are protected against market loses, still participate in upward market moves, and when we take funds from our accounts, we will have lower taxes on the funds withdrawn. What could be better than that! Thanks Chuck!

Jack and Judy Davis, Retired Couple

The Hidden Wealth Solution has been life changing. It has provided clarity and peace of mind. We know our savings are safe and secure. We have eliminated worry about the financial market and economy. We implemented the program for all our doctors to gain safe and protected benefits for their own well-being.

Al & Dr. Cassia Portugal, Medical Practice Owners

I was searching for a solution to make my money grow and not be depleted from the recession. I talked to many financial professionals before finding the Hidden Wealth Solution. I'm now aware of a whole different approach and program that has reorganized my entire financial portfolio for market protection.

It has given me direction and makes it easier for me to generate income and enjoy what I want to do in life. The Hidden Wealth Solution has been able to provide direction to help my daughter and her business partner safely grow and protect their savings as well.

Margo Marshall, Real Estate Professional

The Hidden Wealth Solution gets you to think outside of the box and not follow the same thing everyone else is doing. The Hidden Wealth Solution fits my needs and prevents me from not getting stuck with higher taxes.

I have worked in the financial services industry for my entire career and was not aware of the Hidden Wealth Solution.

You don't know what you don't know and I found it not too good to be true, as many are not aware of its existence or how it works.

I was excited to learn about a proven program to better my retirement while reducing taxes and protecting our savings.

Kim Ordone, Financial Professional

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Dedication:

Investing in the well-being of others through strategic planning and innovative solutions to help serve and transform personal and financial lives.

I dedicate this book to my amazing wife, Leanna and our wonderful sons, Davis and Drake.

How we see things if we really focus:



Do you see an older woman or a younger lady?

Stay focused with me and I will share with you what 99% of Boomers are not able to see in various savings vehicles. You can see how one savings vehicle, in particular, stands out due to its focus of savings upside and never a downside, tax-free access and transfer, out pacing inflation automatically and providing a lifetime retirement income source. This savings vehicle performs like no other!

Introduction

How can it not be obvious that, after dumping the largest amount of stimulus (trillions of dollars) into the economy and still having nothing to show for growth, eight years later, there's something very wrong with a plan that provides no positive results? How many people have thought about this? How did it take over 200 years to grow our deficit to eight trillion dollars but it took this administration less than eight years to more than double the deficit, which is now over 19 trillion dollars? The bottom line is that someone will have to pay for it. The last economic collapse of the major banks and brokerages placed the burden on you and me, the American tax payer. President Obama recently proposed the largest budget increase proposal in U.S. history, 4.1 trillion dollars, which includes 2.6 trillion dollars in new taxes.

Question, where do you think taxes, the stock market and inflation are headed under these circumstances?

Five years ago, in 2011, the first wave of the oldest U.S. baby boomers reached the common retirement age of 65. Since then, another 10,000 people each day continue to reach this stage in their lives. The U.S. Census Bureau calculates that by 2020, 55.9 million people in the U.S. will be age 65 or older and, by 2030, that number will reach 72.7 million.

FACTS:

-10,000 people are retiring and leaving the work force every day and will for the next 15 years

-The real unemployment rate is over 10% and counting.

-We have the lowest number of peak consumption age consumers in U.S. history and that number will remain the lowest for six more years.

Geopolitical Threat + Increasing Debt, = Economic Uncertainty

The HIDDEN WEALTH SOLUTION.com

Wealth Creation & Preservation

ISIS, OIL and NUCLEAR THREATS

NORTH KOREA CLAIM FIRST HYDROGEN BOMB TEST

SAUDI ARABIA VS. IRAN

US Debt Clock.org

World Debt Clocks		World Debt Clocks		World Debt Clocks		World Debt Clocks		World Debt Clocks		World Debt Clocks	
US NATIONAL DEBT	\$1,910,010,000,000	US FEDERAL DEBT	\$1,115,000,000,000	STATE DEBT	\$795,000,000,000	LOCAL DEBT	\$1,000,000,000,000	GLOBAL DEBT	\$1,000,000,000,000	GLOBAL DEBT	\$1,000,000,000,000
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The world has changed. There is pressure on our retirement from geopolitical challenges ranging from ISIS, oil, growing debt and nuclear threats. The stock market is now predicted to lose over 10,000 points in the coming years. Since the turn of the new millennium, many Boomers have lost 16 years of their retirement because of all of the major market losses. Imagine, the Dow Jones Industrial Average dropping 10,000 points. I believe it will happen for a very understandable reason. I've gone from almost losing it all to seeing it all so clearly! This time I have the formula to thrive rather than just survive during extreme major market movements. I have written other books and have spoken about how this downturn was coming for several years. Now the time is upon us. It is now or

never for baby boomers to be able to retire, or not to be able to retire, based on a simple understanding of what makes stock markets boom and bust.

Our aging population is about to cause the largest stock market loss since the Great Depression. This is all due to the largest amount of peak *consumption* age demographics transitioning into their peak *conservation* ages. The Baby Boomer has created every boom and bust cycle from their existence.

It's time to re-think retirement! You can have a safe and secure retirement. The ability to do so only requires an open-mind and willingness to be educated.

The Baby Boomer generation has changed the planet like no other generation before it. Ten thousand people retire each day and over 8,000 of them are Baby Boomers. The first of the Boomer generation are turning 70 years of age. It has been a major positive force in the world and the people in it deserve to have safe and secure retirements. They do not need to be kept up at night worrying about what the markets are doing or left wondering if they will have enough money to maintain their pre-retirement income lifestyle.

The Baby Boomer Generation is the first generation in history that has to self-fund and self-insure their own retirement. Gone are the days of lifestyle supported employer-paid pensions, safe places to park savings that earn decent bank returns and then being able to count on Social Security benefits always being there. The reality is that we must plan

differently for retirement than our parents and grandparents.

I, like many of you, have lost money in the stock market. The major market loss I experienced in the tech bubble cost me to personally almost lose it all. The tech bubble market massacre erased over a million dollars from my retirement savings and trillions from the economy. I was on track to be in a position to live off the interest generated from my assets by the age of 35. That was over a decade and a half ago!

I'm living proof that we learn more from our bad experiences than we do from our good experiences. When I experienced my life setback of losing over a million dollars, I had the choice to be bitter about my circumstance or turn my setback into a set up to become better. I decided to turn an obstacle into an opportunity. I went on a quest to find the top wealth creation and preservation solutions. I have owned and studied most, if not all, safe (and not so safe) investment and savings vehicles in existence.

I read numerous books, took several courses, interviewed a large number of top advisors, hired the best financial gurus and coaches and flew to the largest and safest savings institutions to meet with their presidents to seek out the safest way to grow and protect retirement savings. You see, there were no articles about the ultra-wealthy or this safe savings solution in magazines or newspapers anywhere. There are over 100,000 books with the words real estate in the title and over 50,000 books with the words stock market in the title. There are less than 10 books on this specific safe savings vehicle. There are a few

different types of these and a major difference in the optimal design of this vehicle as well. I discovered and uncovered the best-performing, safe savings vehicle used by the ultra-wealthy, the largest corporations and biggest banks in the United States. I learned the wealthiest people have, at most, only 20% of their wealth directly in the stock market. The majority of their savings was in this high-yield savings vehicle, which is unknown to many. The banks and corporations have centered their pension plans around this vehicle. The top bankers and fortune 500 executives have been funding and saving in this account for years. So have top hedge fund managers, a former U.S. comptroller general, a former Federal Reserve chairman, as well many U.S. Presidents.

There are numerous opportunities and resources to create wealth in this country. I found the one proven savings program with a track record of measurable results (both personally and professionally), that has been able to provide the most important financial benefits for security. This program is “guaranteed to not lose money” in any market correction, crash or downturn. You have the ability to grow your savings, potentially with double-digit returns, and it is built, by design, to outpace inflation. Many tax experts refer to it as the biggest tax benefit remaining in the tax code that enables your money to grow tax-deferred, access and transfer your savings, tax-free. This proven savings vehicle has the ability to provide supplemental retirement income that can last as long or longer than the longest living spouse. Imagine, a 100% survivor tax-free pension benefit that no employer plans or Social Security will provide. The proper strategic structure of this vehicle enables one to

become their own private equity bank and financing source. Certain plans can provide chronic long term care coverage, critical injury, critical illness and even terminal illness protection. There are certain designs that provide guaranteed lifetime income like a traditional pension plan. It is a self-completing plan that allows the savings in these accounts to transfer tax-free to your spouse, children, church or charity. Since the Great Depression, these institutions have been the go to financial security source with the only proven results that have stood the test of every major financial market threat.



Why it is time to re-think retirement? Traditional retirement planning has proven itself not to work. After the market lost 57% between 2007 and 2009, *TIME* magazine's cover page (shown above) told people that "It Was Time to Retire the 401(k)!" The article research proved and said that the 401(k) is "a rotten repository for retirement." The truth is now being disclosed about real returns. Per the most recent DALBAR study, the actual impact of market losses and investor behavior has caused the typical managed account to have only a disappointing 1.76% average 30 year return. Even more concerning, this is even before fees and taxes are deducted (reported by DALBAR). Reminder, this return is for managed accounts; accounts someone is being paid to manage to hope to earn better returns for professional advice. The average fixed 30-year return gets worse at 0.72%. If you tried to pick the best mutual funds and stocks the average is a little better at 3.79%. Reminder, this is an average earned return *before* fees and taxes.

Active investing versus passive investing has been a game changer that many Boomers are coming to grasp. Many are wondering what can be done to prevent running out of money or being forced to lower their lifestyle with the past and coming market corrections.

In this book I show Baby Boomers how to save, grow, and protect their money, and I will reveal proven savings strategies available to Baby Boomers for safe and secure retirement savings.

Enjoy this easy short read and imagine how you can have peace of mind in accomplishing your economic security.

Here is to protecting what you've worked so hard to save and to your discovering and uncovering your own retirement breakthrough!

Chuck Oliver
Best-Selling Author

**“Don't let education get in the way of learning”
-Herbert Spencer**

I don't just write books and teach through a national radio program. I take on a certain number of clients annually and I personally practice holistic financial planning through retirement asset and income optimization. I believe there are pros and cons to all the different financial products available. I believe there is a proper process to follow that identifies the appropriate products based on the client's personal financial profile and objectives based on time, taxes, needed amounts and available resources. I don't believe in a one size fits all and I do believe in diversification. I have also learned and placed into practice one of the most unique savings tools that is key in being a core financial foundation vehicle to provide unique and important retirement protection benefits. My objective is to teach you how to get your serious retirement savings safe and how you can have financial peace of your mind for your own family. Our family has benefitted by making this proven vehicle the core of a financial foundation that eliminates losses and provides tax-free income.

Why More Baby Boomers Don't Have a Safe and Secure Retirement Future

Do you have an investment plan or do you have a retirement solution? Do you have someone who is managing your money or protecting your money?

The average Boomer has lost over 15 years! The value of the average Boomer's retirement is now at the same purchasing power level (or less) than it was back in 2000. When adjusted for inflation, many Boomer's retirement savings are less now and actually valued less than they were 15 years ago, before even deducting taxes and fees.

Throughout my career of over a couple decades, I've had a front-row seat to Baby Boomers who are approaching and those that have already entered retirement. One of the consistent themes I hear from them is how they never realized the various threats to their money when they entered retirement or how volatile the markets could be leading up to their retirement. Many have lost 50% *twice* before realizing they no longer can be exposed to such large decreases to their hard earned savings. Plus, they didn't realize the innovation of safe savings vehicles that provide upside growth without risk of losses even existed.

I want to teach the safe savings system that turned it all around for me and countless others. S.Y.S.T.E.M. stands for *Save Your-Self, Time, Energy, Money.*

Why the stock market will fall. The Age Demographic Impact. *The Silver Tsunami Economy and the Consumption Age Collapse* will cost Boomers to not be able to retire.

I believe being educated about the truth of retirement and how certain things will affect us is critical to people making meaningful choices about their financial futures. For instance, gone are the days of what I call the “the employer promised pension plan.” A recently released statistic from the Employee Benefit Research Institute shows that only about 29% of pension plans that still existed when Baby Boomers started out in their careers are still around. No longer can Boomers leave the security of their retirement income protection futures up to the companies that they worked for over a career. My team and I have researched numerous existing employer pension plan options for retiring Boomers only to find many have been reduced and very few provide an increase to the pension provided income stream. The threat of an eroding purchasing power pension income choice has caused many to opt to take their financial futures for retirement income protection into their own hands. Several of the employer paid pension choices also drastically reduce the income payout when a survivor payout option is available. Consequentially, most if not all remaining plans today eliminate the pension income payout as soon as the pensioner passes away. Several clients have shared the added worry of the fragile economy impact on employers. They are concerned of the risk of their employer being unable to meet the lifetime payout promise if something were to cause their employer to no longer be able to payout the pension. For example,

if the company falters in properly managing the company pension plan the pension payout is reduced or as many have experienced even losing their pension promise. These risks have proven the preferred, safe choice for Boomers is to manage their own pension with alternative choices that provide both guaranteed income and inflation-protected growth to increase income as the cost to live increases. Top rated institutions with proven track records of success can be found to provide more income with only upside growth when the markets gain and with no downside risk of losses when the markets correct or crash. The added benefit of an increasing retirement income that can payout over the lives of both spouses provides major peace of mind in Boomers planning their own pensions.

I talk about the risks to Baby Boomers' retirement by using the acronym L.I.F.E.. The acronym L.I.F.E. stands for Longevity, Inflation, Frailty, and Exposure. Probably the biggest reason Baby Boomers need a different solution is because they are living so much longer than previous generations; that is what the L stands for, LONGEVITY. Our parents' or grandparents' generations always had paychecks and then pension checks coming. They could get to retirement, put their money into safe savings accounts at the bank and earn decent interest rates so that their money would last. Today, this just isn't the case. Banks are not paying interest that supports using savings accounts for future income. The Federal Reserve has manipulated low interest rates to discourage bank savings for more stock market investing. This sneaky manipulation has now forced savings so low that many that didn't

take the bait are losing slower in earning next to nothing on their savings. Now, The Federal Reserve is even talking about negative interest rates.

How Baby Boomers created the 401(k) into fashion: Why following the crowd has cost many their retirement or will if Boomers aren't careful.



Let's briefly look at the history of the 401(k) to demonstrate how the Boomer generation changed everything. Picture the generation before the Boomer generation, called the 'Silent Generation'. When they reached retirement, they had a different relationship with it. They were still hanging on to the Great Depression mentality. Only 4% actually had money associated with Wall Street in 1932. Fast-forward a few decades and, in 1978, the 401(k)

was created. In 1978 it was advanced to protect more of a deferred comp for the highly compensated executives and principals. In other words, the 401(k) was originally created for just a select few and was intended to be an additional source for deferred savings. It was not intended to be a replacement for employer provided pensions.

Congress however, found a loophole in 1981; the stock market, which ironically, had scared people up to that point. The nation went from only having 4% of people with their money in the market to 52%, all of a sudden, the stock market became the new darling of the day because now employers, particularly the principals, could put money away for retirement pre-tax and then promoted saving tax by being able to retire at a lower tax rate (considering how high tax rates were at the time).

Because this loophole was found, in 1981 all workers could qualify for 401(k) retirement plans, but it was because employers were promoting them as free money contribution matches. In other words, employers were saying, "Put your money with us; we'll let you do that pre-tax. Then, as a result, your money will grow tax-deferred. And, by the way, when you do that, we're going to transition you to what's referred to as a 'defined contribution plan from a defined benefit plan,' meaning it's your contribution that will make your retirement. It's no longer a requirement for your retirement income to come from us, the employer." By offering these plans, employers were no longer on the hook for having to commit to promised paid employer pensions for their employees. Employers realized substantial savings from passing the responsibility onto the employee. The impact of reducing this

liability to the employer's bottom line, along with the increased tax savings to the employer, made making the employer provided match incentive a drastically reduced financial obligation on the employers at a fraction of the cost.

The impact of going from 4% investing in the stock market jumping to 52% in the early 80s created a rally; it was as simple as bringing Wall Street back to a generation that had forgotten how quickly they could be scarred by markets that fail and have failed in the past.

Fast forward to today and most Boomers have lost 50% of their retirement savings *twice* in the last decade and a half. Once the machine was created there was no way to stop it. Wall Street is rumored to spend \$6 billion annually on marketing to keep the machine running in creating the mindset that the only retirement savings answer is the Wall Street Casino. What they don't tell you is that the odds will always be stacked in the house's favor. Important reminder that we only make money one way - when there are gains. Wall Street makes money all ways, when the markets gaining, when they sell us in, when the markets are losing, when they sell us out and sideways since they earn a fee regardless of how they perform for us.

The harsh fact that the largest bonuses ever paid out on Wall Street were after the worst economic market losses of 2008, clearly illustrates the greed of Wall Street and the motivation to keep driving the message. Wall Street's \$6 billion dollar annual marketing budget is used to protect their self-interests. They will say or write anything they can to keep the commissions coming and discourage any other form of savings from which they can't make

money. The sad reality is this marketing budget is paid for from the investors through fees inside the funds called 12-b1 fees.

Brokerage training taught scripting:

- **Script #1** - *“The market is going up right now. You should be buying stocks now, because you don’t want to miss out.”*
- **Script #2** - *“The market is going down right now. You should be buying stocks now, because they are cheaper. It’s a great buying opportunity.”*

On top of that, Boomers are not going to find themselves paying lower taxes or being in lower tax rates as they assumed or many had originally predicted. In 20 years, I've never sat across from someone who is actually paying less tax in retirement than they did during their working years.

Another reason Boomers are not having an easy time of it in retirement is because the cost to live has not stayed consistent with wage growth. For many people, their dollar is not going nearly as far as it once did. It surely isn't going as far as it did for the generation before the Boomers. As a result of all of this, the Boomer generation is swimming upstream and it's becoming a lot tougher to swim into the current.

Why Boomers Are Paying More Tax in Retirement

There are a couple of reasons why retirees are not paying less taxes in retirement, despite believing they would when they first started saving in their 401(k)s. For one thing, deductions have been eliminated and federal tax rates have been climbing. An indirect way in which people have seen that climb is of course, through Social Security, which stretched a lot further back in the day, has indirectly been means tested. First, a higher percentage of what people make today has to be paid into Social Security taxes. President Roosevelt, in the mid-1930's, originally promised that Social Security was never to be taxed. In 1980 and then again, in the early 1990's, Congress bumped up taxing Social Security. Now, Social Security income can be taxed up to 85%. Many Boomers are just now feeling the real effect of these taxes after doing everything they were led to believe to be the best way. Many are asking if the best way means the best way for themselves or the best way to support the Government. Many retirees are shocked at the Medicare premium increases because of their former 401k distributions they are forced to take.

Even if tax rates don't increase, the cost to live has increased so substantially that the amount that people have to take out of their IRAs and 401(k)s in order to sustain the same purchasing power of what their dollars purchased 20 or 30 years prior is indirectly pushing them into higher tax rates. The requirement to withdraw a larger amount to net the newly higher needed income to support their

lifestyle is causing many Boomers to worry about running out of money based on taxes and not even factoring the risk of their principal being exposed to major losses that will erode their life savings even faster. Couple that with the fact that federal tax rates have also been increasing and are predicted to continue to increase. In fact, statistics showed recently that there was a steady flow of folks, age 65 and older in the workforce between 1950 and 1986. It was approximately a consistent 3 million people. Compare that to today's 8.5 million people and climbing. People can't afford to maintain the same or come close to sustaining the same lifestyle that they hoped they could have when entering their golden years. This is why people are having to work longer and longer. That's a direct and indirect result of higher taxation and higher inflation. Unfortunately, the erosion of not just lost purchasing power through inflation, but the erosion of people's savings because they've watched the stock markets cut their net worth in half *twice* in the last decade and a half. Add to that the way that things are being taxed today. There are taxes upon taxes upon taxes. When I get a chance to speak around the country, I encourage people to pull out their cell phone bills. They will see three indirect taxes that have nothing to do with the tax of the cell carriers they are using; other government institutions get away with adding more taxes.

Consider gasoline. A high percentage of what we pump into our cars is in the form of taxes.

The government slight of hand is more and more common. What they giveth, they can taketh away with a reduction of what people can deduct or write off. Consider that the number of people today age

65 and older will double by 2033. The impact of such a larger segment of people leaving the workforce means far less income tax can be collected to support our fast growing million-dollar-per-minute national deficit and it becomes clear that the government will be forced to find tax revenue from other sources. The largest available source the government will target is the the biggest tax bucket to be able to embezzle, the 401(k)'s and IRA's where almost everyone saved, of which the taxes have never been paid. One can see the direction of future taxes and what source will be exposed first clearly coming around the corner.

Boomers were taught by an amazing generation of people. I was raised by my grandfather and we used to pick out the highest yielding bank CDs. We would look around and see where we could go to get 7%, 8% and 9% interest on savings accounts. Of course, those rates are unheard of today; now we might get a quarter to a half percent if we are lucky. That has a lot to do with the federal government's manipulation of interest rates to force people back into the economy and back into investing in the stock market; high-dividend-paying stocks or something that will produce some yield. This is because if that yield is no longer available at banks, it will cause savers to find better yields on their savings elsewhere. The Federal Reserve has made it clear savings rates will not be rising any time soon. We don't have any real growth in our current economy. We've opened the floodgates of borrowing. We've reduced interest rates to their lowest possible level to stimulate borrowing for the expansion of business to hope to put people back to work in real income-earning jobs. And still, the economy has had little growth, people are paying

more taxes, they are having higher percentages of their Social Security taxed. The bottom line is that it's costing Baby Boomers more to live causing it to be harder to retire today.

Unfortunately, as a result of all of these things, taxes are really the greatest threat to people's wealth because 401(k)s caused everyone to believe that they *save* taxes when they only *defer* taxes. Unfortunately, they are deferring the tax calculation, as well. As a result of that, I use this example. If I offered you a loan, you would likely have two questions: (1.) What are you going charge me? (2.) When do you want paid back? I would say, "Well, we've got parameters that say you have to pay it back when you turn 70 and a 1/2, but I'll tell you what, we'll let you know what we're going to charge you once you get there." No one would take that loan, but, in a sense, Boomers have all taken out this same loan (the 401k) that the government will be forced to tax higher with the need for tax revenue.

The TAX BATH MATH –

As a hypothetical illustration, let's say that you want or likely may even need, \$100,000 per year during retirement for travel, fun and expenses and that you end up in a 33% tax bracket

The 401(k) Way: In order to net \$100,000, you'll need to pull \$150,000 out of your 401(k). You'll be sending \$50,000 (or one-third of your money) in taxes to your retirement income partner Uncle Sam!

The Retirement Insurance Contract Way: In a properly structured, max-funded, tax-advantaged

retirement insurance contract, using a loan of \$100,000 equals \$100,000. Zero dollars go to taxes while you continue to earn tax-free interest on the same \$100,000!

How much longer will your hard-earned money last if you don't have to pay taxes on your retirement income? How much more peace of mind will you have if you don't have to worry about your money running out due to increasing taxes eating away at your distributions? Based on the same net spendable income, empowering yourself with this strategy can be the difference between depleting your retirement nest egg in seven to eleven years, versus never outliving your money - no matter how long you or your spouse may live.

WHY HAVEN'T I HEARD ABOUT THIS BEFORE?

To be clear, the tax advantages of max-funded, tax-advantaged retirement insurance contracts are not a secret or a tax loophole. They are however, very complex for the average financial professional to implement without years of research, experience and training. Unfortunately, many advisors or accountants who don't know the facts can end up resisting these contracts, based on uneducated or limited opinion versus fact, especially regarding the tax benefits and internal rate of return performance that can be achieved.

Retirement Insurance Contracts have been used by the biggest banks, the largest corporations and the ultra-wealthy, both personally and in business, to protect, payout and replenish wealth for decades.

The IRS has fully defined these benefits within Internal Revenue Code sections 7702, 72(e), and 101(a).

*Retirement insurance contracts are not investments and, accordingly, should not be purchased as an investment. Reminder, investing is speculating. Saving is protecting. This distinction of difference is what many Boomers are waking up to and realizing that tax-free safe savings vehicles that provide upside growth without downside losses are vitally important to retirement peace of mind.

The Boomer Safe and Secure Retirement Solution

To show what it looks like for Baby Boomers to have safe and secure retirement we use the acronym S.A.F.E. to teach people about how to keep their retirement savings safe. Growing up in a family of school teachers, it's amazing how much learning efficiency is gained through acronyms.

The S in S.A.F.E. stands for *Secured* from losses. People don't realize that you can secure your savings from losses, which Wall Street likes to label as 'market corrections', 'crashes', or 'slides'. I love the terminology that comes out of the \$6 billion annual marketing budget of Wall Street. That business is built to make money one place and, unfortunately, they make money whether their clients make money or not. I think one of the key things that people have learned, especially from other books I've written, is to secure their savings from losses. We are now a global economy and this has caused increased volatility. We find many of the corrections to our markets are a result of things happening outside of our markets in other countries such as China.

Here's the challenge. Most people think that security means inferior performance; like having to move their savings into cash to prevent losses. We're talking about using special indexing types of savings vehicle solutions that allow people's money, in these special savings accounts, to participate by being linked to the stock market's performance only when there's a gain but not when there's a loss. That means not worrying about all this supposed active money management model

offered from the large Wall Street brokerage institutions. DALBAR, an independent think-tank with no political or financial affiliation, does an annual investor return average study. Every year it comes out with this 30-year average investor return. The average 30-year managed investor return – meaning a person pays someone else to actively manage their money – has been 1.76% over 30 years. The average person who throws it into equities and doesn't worry about somebody managing it other than picking mutual funds has been a whopping 30-year average of 3.79%, this is before fees and taxes are deducted. That essentially means that Boomers with these accounts aren't even keeping up with inflation. People just put the money away and don't realize that the reason those returns are so low is because for every step forward they take, there's a bad market year that hits them and causes them to take three steps back.

There is another benefit in getting our retirement savings secure from losses with added benefit of the special feature of Lock In and Reset. The ability to lock in our gains from the up years without risking having our gains erased in the next market correction. We've been fortunate these last few years to lock in these up market gains. There are many unique aspects to indexing over investing. The only way you can truly secure your savings from losses is to learn these strategies.

The A in S.A.F.E. stands for *Accessibility*. Boomers are locked out of their money because they have predominantly been taught to save in the same place; the 401(k). Many people say, "Well, my great grandfather said I should save the maximum in my

401(k). We find many have desired to have use of their retirement savings but savings in a 401(k) or IRA forces you into being locked out of your savings until age 59 and a ½ and then forced out of your savings when you turn 70 and a ½. Qualified retirement savings vehicles like the IRA and 401(k) restrict people from accessing their savings and end up creating a higher taxation to Social Security benefits. The Government collected over six billion in fees and penalties last year from their rules over our retirement.

The F in S.A.F.E. stands for *Freedom*, freedom from taxation. People ask if tax-free savings is legal. Of course it's legal. There's a special section in our tax code that actually allows the growth of certain savings vehicles to not be taxed. There are three specific sections of the tax code that protect these special savings vehicles from taxing the growth, the distribution and the transfer of savings. Many politicians, the biggest banks, the largest corporations and wealthy families have been using these special savings solutions since the 1930's. For major banks and major corporations, this is how they grow and protect their money from taxes and avoid market losses in their own pension programs. We have been teaching individuals how they can use these same tax code sections.

The E in S.A.F.E. stands for *Easy* management. I was meeting with a gentleman duly degreed in accounting and finance and who also had an MBA. He said, "I spend five hours a day just trading the bond market. When I used to trade equities, it was the entire trading day. I like these Hidden Wealth strategies because you can simply link your savings to the stock market index gains." Even the

great Warren Buffett gave that same advice to his own key executives that they should use Index Funds like the S&P 500. History has proven that no money manager has ever outperformed what the S&P 500 index average return has been long term. As a result, you can have easy management by just linking your retirement savings to an index (such as the S&P 500), without having to use some fancy trading platform that chains one to their computer or paying someone else to do what has never been done. We teach an easy to understand design that when there's a gain in the index, you capture that gain, but don't lose to the index if there's a loss. Certain designs have the ability to guarantee making 2% even when the index is losing. If a person has easy management, they don't have to get on their smartphone or log into their brokerage account and wonder if they are going to be able to afford the next trip to go see a new state, country or their grandchildren across the country because the market has taken a major loss. The clients we have taught this to don't have this concern of losing with this easy management model. They can actually go visit their grandchildren and not worry about what the market is doing. For our clients, that's really how they get a safe retirement. Unfortunately, it's a foreign concept; not a lot of people know about safe indexing and many assume protected savings means inferior performance. The easy management of indexing with a floor of protection allows you to be retired and focus on the enjoyment you desire in retirement without being forced to watch the market or make trades to save your savings from further losses.

Gone are the days where we could get to retirement, take our nest egg and move it over to a CD where we would get good returns that we could live with. That's no longer a viable option on which you can live. We need a different strategy for retirement because what used to work, no longer works. Promised lifetime pensions are things of the past. Respectable, above-inflation yields down at our good old local bank are things of the past. Gone is the idea of buy and hold, traditional blue chip stocks where you could put your money in there and the dividends were 5% to 6%; now dividends are barely paying 1% or 2%. It's a very different world we live in today. What has the Wall Street casino rolled out? The very brokerages requesting to manage our money shorting certain stocks they sell us for long term investing, flash crashes, millisecond trades, robo advisor services through computer programs and online trading classes that promise financial independence. The warning now is that Wall Street has rolled out these new rules that a safe withdraw rate that used to be as high as 6% to 7% is down to 2% to 3%. The excuse for this, given in a recent *Forbes* article, was the fact that we're a global economy, which I think anybody reading this understands. What isn't happening here in the United States, predominantly has more impact on the negative result of our market through the economies of countries such as China or Greece.

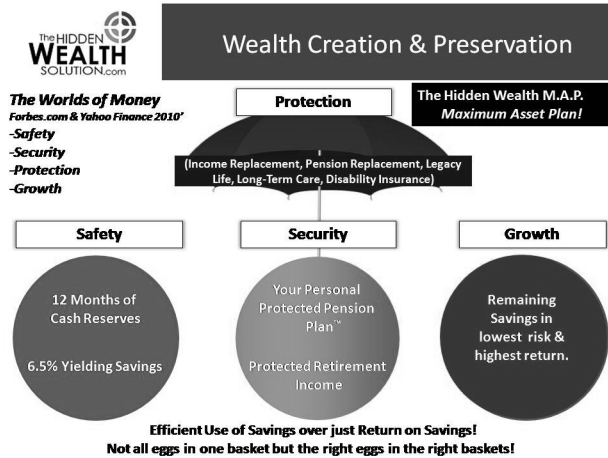
Unfortunately, just for the pure fact that I don't think the word 'terrorism' was even used back in *Leave It to Beaver* days, we live in a very, very different world. If it's now not safe to withdraw more than 2% to 3% from traditional investment accounts since there is no downside protection. Let me explain

what that really means. The market is too risky; when there's no protection to the downside you risk losing not only your principal but you risk giving all prior gains back. Many have called it the lost decade, right? Really, it is the lost decade and half. Think about what people had at the end of 1999; it took them through 2014 to get back to being even again because of all the market's ups and downs.

A 3% safe withdrawal rate is only \$30,000 on a million-dollar savings. The median income in this country is almost \$50,000. So, if someone is going to pull \$30,000 out of the million dollars how much do they have to withdrawal to get \$30,000? If a person wants \$30,000 a year to live on and they are in a 25% tax bracket, they are going to have to take out \$40,000 less the tax to net \$30,000 (minus brokerage fees). Taxes have a way of sneaking up on us.

Finally, there's some disclosure through what tried to be passed in 2012 through Dodd Frank of true disclosure of the fees associated with these IRAs and 401(k)s. Many financial resources have revealed that fees range on average between 2.37% to 3.17%. Oddly, no one seems to be talking about this. Well, the broker typically gets 1 percent. However, Wall Street's not doing it for free. The sub-account managers aren't doing it for free. The 2.37% to 3.17% will erode much of one's savings over time. I shared earlier the 2015 DALBAR Study research revealed that, just through 2014, the average 30-year investor mutual fund returned 3.79%. That's before 2.37% to 3.17% has been deducted and *without* accounting for any of the impact of the account's tax treatment.

Now many of us have what I call the *YoYo plan*, which stands for 'You're On Your Own'. One of couples I met with said I appreciate your practice, "It's about the approach... that finds the best products." If we know full well that taxes are going to erode anywhere from 25% to possibly 60% or more of our wealth, then why would we defer that decision if we believe that tax rates will only increase? I'm amazed by the number of people who trigger their Social Security early and therefore, take a 25% indirect tax in reduced lifetime benefits. Social Security benefits are discounted by being reduced 25% when taken early. Yet, many opt to defer their prior employer or current employer's 401(k) and IRA all the way out until they are 70 and half and trigger their Social Security benefits early. They are going to get taxed more than they would have if they had gotten the money out earlier, and deferred their Social Security benefits for a locked in life time larger payout. The result is really a triple whammy. Less lifetime Social Security benefits, more taxes with IRA deferral and more Social Security benefits taxed as a result.



We believe in a retirement solution plan that provides the core four most important characteristics of sound planning; Safety, Security, Protection and Growth. Our philosophy is a simple reverse engineering model approach that works left to right. First, make sure a retirement plan has the proper amount of cash reserves for a couple that provides peace of mind in case of unsuspecting emergencies or favorable opportunities. We then determine the least amount of savings needed to provide for the security of income throughout retirement and to last as long as the longest-living spouse. Many cases we find reduced or eliminated pension benefits that would cause a drastic reduction in the standard of living if the pensioner passes before the spouse. We always account for the replacement of the lower of the two Social Security benefits since there is no survivor benefit option with Social Security. We also factor in fighting inflation to be sure we maintain the needed

purchasing power as we live longer and experience the rising cost of retirement. The remainder of savings not needed in our planning equation is then analyzed to see where the greatest growth, with least amount of risk is so that they can be prepared for the extended longevity of one or both spouses, taking legacy into consideration. We believe the process and approach determines the most efficient and strategic products. Many in our industry believe that it is all about product and, many times, only one product. Most all financial professionals are either trained to only offer mutual funds or annuities. We believe there may be a place for both of these vehicles as there is likely a place for other products like structured cash flow contracts (these products yield 6.5% on savings through Federal pensions), as well as special designed Retirement Insurance Contracts that provide tax-advantaged growth and income. The key is first determining the difference between investing and saving. Investing is betting and speculating. Savings is growing and protecting. The feedback we get from clients is they like having a holistic approach that encompasses a custom design to the specific needs of each client that optimizes all their assets. The combination of different strategies and products provides a plan that different products compliment one another for a better overall performance while using less savings to accomplish retirement goals.

The Tax-Free and Market-Loss-Free Savings Solution



Wealth Creation & Preservation

Comparison Between the S&P Index and an Equity Index Fixed Product

Year	% Change	S&P Value	0.00% Floor	13.00% Cap	Index Product Value
1/1/2000		\$ 500,000	0.00%		\$ 500,000
1/1/2001		\$ 449,300	0.00%		\$ 500,000
1/1/2002		\$ 390,711	0.00%		\$ 500,000
1/1/2003	26.38%	\$ 299,401	13.00%		\$ 500,000
1/1/2004	8.99%	\$ 378,383	8.99%		\$ 565,000
1/1/2005	3.00%	\$ 412,399	3.00%		\$ 615,793
1/1/2006	13.62%	\$ 424,771	0.13%		\$ 634,266
1/1/2007	3.53%	\$ 482,624	3.53%		\$ 716,720
1/1/2008		\$ 499,660	0.00%		\$ 742,020
1/1/2009	23.45%	\$ 307,340	13.00%		\$ 742,020
1/1/2010	12.78%	\$ 379,411	12.78%		\$ 838,482
1/1/2011	0.00%	\$ 427,899	0.00%		\$ 945,640
1/1/2012	13.41%	\$ 427,899	13.00%		\$ 945,640
1/1/2013	29.60%	\$ 465,280	13.00%		\$ 1,068,573
1/1/2014	11.39%	\$ 628,922	11.39%		\$ 1,207,487
Totals		\$ 700,567			\$ 1,345,019

What is the top, proven solution to safely protect and grow our savings while eliminating running out of money or purchasing power? I use the acronym T.I.M.E., which stands for Taxes rising, Inflation increasing, Markets losing and Economic uncertainty. The statistics are pretty revealing: 1 in 4 people today will live past the age of 90, and 1 in 10 will live past the age of 95. One of the fastest-growing websites right now is the website that determines your odds of becoming a centenarian. The fastest-growing segment of the population today – as a percentage – are centenarians. In fact, the oldest person in the United States just celebrated her 116th birthday this past summer. So, as I pointed out earlier, the longevity risk to

Boomers' retirement is huge. The simplicity of solving the whole retirement protection puzzle lies in the approach and process. First, by looking at the things that can be eliminated that are predictable. Taxes are predictable. The Government Accountability Office already projects that, to get out of this soon-to-be \$20 trillion deficit, and to maintain Social Security and Medicare, the Federal tax rate, at a minimum, will have to reach 60%.

T stands for *Taxes*. Let's get the IRS out of these IRAs and Uncle Sam out of 401(k)s! This was attempted, to a certain extent, with the Roth IRA concept. ROTH stands for Reverse Order Tax Harvest. The landmark legislation was passed as part of the Taxpayer Relief Act of 1997. The government looked at its tax receipts and said, "We need tax revenue, so let's convince people that they should cash in to create a tax." This wasn't the people who would benefit from being in a higher tax bracket later. Ironically, even the people that were potentially going to be in the same tax bracket later cashed in this money pre-tax, and it generated a tremendous amount of tax revenue.

There's a right way to do a Roth. We're an approved instructor for Certified Public Accountants (CPAs). One CPA called it the ultimate Roth conversion, being able to get money out of what I like to call "tax-me-forever accounts" (401(k)s/IRAs) into tax-me-never account. That's a predictable step that should save anywhere between 25% to 60% or more, thereby preserving much needed financial resources to last that much longer. In fact, statistically speaking, the current tax rates today would cause the average 401(k) to be completely

eroded between seven to eleven years. This is due to the impact of taxes having to come out first without considering the risks of the stock market taking these savings away even faster with coming corrections and crashes over one's time in retirement.

I ran this out for a client of mine in California recently in what we call our "custom wealth-building blueprint meetings." This gentleman was in a 35% net effective tax bracket. In order to generate \$87,000 a year to live off of, he had to distribute a gross amount of \$133,000. By the time Uncle Sam gets paid out of every distribution, there wouldn't be anything left for him provided that tax rates didn't rise by the middle of the seventh year of his retirement.

Thankfully, the process of protecting people from taxes, although it may seem puzzling and complex, is not puzzling or complex. We teach, this is exactly what major corporations, banks, and ultimately many of the very wealthy people, presidents and former presidents have all done to have a safe savings vehicle; the money comes out without tax not only when they distribute it, but it grows without tax, as well.

The second letter in T.I.M.E. stands for *Inflation*, Somebody called inflation a constant market crash that kind of sneaks up on you. Inflation concerns can be overcome, specifically the uniqueness having the ability of consistently outfoxing inflation. We have a lot of people that ask for our help on whether to take lump-sum pensions from their employers or opt (for those that still have the option) to continue to take payments from their employers. Today the under-performing pension

programs out there are, ironically, also hit very hard by the very turbulent economy we've had for 15 years. They are so underfunded that the rates of the monthly payments that employers can pay out are pathetic. So, in many cases we find it in the best interest of the client to take the lump-sum option. The challenging aspect of the lump-sum option is where to put it? How does one get it out, and then ultimately where do they end up placing it? Then how much can they take from it without getting taxed heavily? It becomes a big puzzle, but if people are drawing out \$133,000 to get to net spend \$87,000, the math on the money runs dry pretty quickly.

Living longer creates an inflation income protection threat by default. Today the average time a surviving spouse lives after losing their spouse is over a decade. When people live longer the cost to live only becomes greater.

Tax protection is predictable and, protecting your retirement income from inflation is predictable with the new innovations available. Many of the traditional pensions that I referenced earlier don't have an inflation increase. They drastically reduce the pension payout if the spouse is protected to as low as 50%. Many pensions don't even offer a lump-sum option. This is similar to what people are seeing with Social Security benefits today: very low cost of living increases over the last two decades and there is no benefit increase for certain years.

The Traditional Pension Reality Picture:

If a person's pension is \$2,000 a month today, and it has no cost of living annual increase but the cost of living doubles every 12 to 15 years, their purchasing power actually goes backwards; it erodes. Therefore, \$2,000 now only has the purchasing power of \$1,000 12 or 15 years from now. In 24 to 30 years, it will only have the purchasing power of \$500 a month!

People laugh and say, "Well, you're going out a lot of years." Here's the reality: The Boomer generation is the first generation in history that, ironically, will have more years spent not working than the number of years working. People say, "You're right. I spent 30 years working, but I'm 65, and if I live to 100, I'll spend 35 years not working." That's a challenge. Plus, the Boomer generation is the first generation that is going to be responsible to self-fund and self-insure their own retirement. For that reason, inflation presents a big challenge to retirees.

Thirdly, the M in T.I.M.E. stands *Market Losses*. Market losses are predictable. See the graph on page 33 that shows all the losses over the last 15 years. People have had the idea of the stock market being there for them, but reality has proven quite the opposite. Consider flash crashes. I did a video blog when the market recently dropped almost 600 points. Because of what happened in 2008 and 2009, Wall Street adopted a trigger that stops trading for five minutes; they call it the "emotional time-out." Many people reading this likely would not know, but on the day that the market had its worst loss since the great recession of 2008 and 2009, trading was stopped, 1,200

times in that single day. One gentleman interviewed said the market would have lost well beyond the 588 points that it lost had those triggers not been in place.

There are all kinds of market manipulation, but the market risks people are taking is unnecessary. I use a casino analogy to explain: Someone offers a person the ability to go into a casino through the left door, which just gives the opportunity to roll the dice. Hopefully, that person comes out with more than what they went in with although the house knows the odds are stacked in favor of the house winning. The other door offers the option of protection from losing; no matter what happens, that person is going to walk out with 2% more than they came in with, but there's also no limit on what they could win. I think it's probably pretty easy to tell which door people would choose. The problem is that most people don't see the other door because they don't even know that it exists.

And the E in T.I.M.E. stands for *Economic Uncertainty*. China hurts our markets by devaluing their currency. There are a lot of games countries play that negatively impact our markets. Of course, even the International Monetary Fund is suggesting strongly to our Federal Reserve to not raise interest rates. Doing so will cause more money to come out of Asia and Europe and to go back into dollars, adding that much more pressure. What did our Federal Reserve just do after eight years? They raised rates and have caused the worst start to the stock market in its history! Add terrorism to the uncertainty equation and the fact that countries like Cyprus and Greece restrict people from getting to their pensions or only allow them to make certain

withdrawals from their banks when financial crisis hits. The reality is that much of what Americans are panicked about has only some to do with America, although we do have plenty to be concerned over with the deficit, low corporate earnings, terrorism and other things we've discussed. This results in an economy that's only going to continue to be uncertain and more and more volatile.

It's time to get things in order. Taxes are heading higher. Inflation is increasing. Markets are only going to continue to be more and more volatile and the economy uncertain because of the unpredictable global economy and everything going on around the world.

You can learn a proven approach that provides the process to protect your retirement savings and income from Taxes, Inflation, Market Losses and Economic Uncertainty. Those are things that people can do, but I think it's all in the approach. People need to look at how they optimize all their assets and maximize their retirement income. Take Social Security for example, we have taught numerous clients how they can predictably, on average, generate an additional \$212,000 or more, per couple, from Social Security if they understand some of the more unique filing strategies that are now going to be eliminated very soon. Social Security impacts all of us. We find this to be a vital piece to a Boomers asset optimization puzzle for their planning.

When a person is approaching retirement they have many decisions to make such as a lump-sum pension payout choice or you're needing to make decisions around social security filing. Maybe they are not sure what to do with equity from real estate

that they are selling or equity they may have where they are actually going to stay put. Or add to the fact of what you do with retirement account rollovers. People need to understand that there are different parts and different pieces to having a thoroughly thought out retirement plan; they need to take the time to have it analyzed in a holistic way to determine the best way to optimize all their assets.

Whether readers are golfers or not, I think everyone can relate to this analogy. A gentleman I met with was a former golf pro. In golf, players always get a practice round before the tournament. It would be nice to get a practice round in retirement, wouldn't it? This gentleman said, "This practice round had a very difficult par 4 with a very thin fairway. Every practice round I hit it out of bounds going through the fairway he said. In my group, during the tournament, I pulled out a wedge and went ahead and just hit into the fairway. Then I took a 4-iron into the green, got my 2-putt, and walked off with my par, which was a 4 on the hole. Compared to the other threesome in my group, who all hit the ball out of bounds, had to re-tee, and ended up still 2-putting, and walked away with double bogies." He said, "You know, most of them looked at me like I was crazy, teeing off with a wedge when everybody else, of course, had their drivers in their hands." That's the whole challenge to following the crowd. All the golfers participating were professionals. Our client decided he would choose to use a different strategy even though his fellow golf professionals in his group decided to do what each other were doing while hoping for a different result. The result of following the crowd ended up getting them each the same poor outcome. This depiction is what

many clients have shared after learning how they can accomplish a better outcome requiring different strategies in their planning for retirement. People think that they are going to solve the retirement challenge by following the crowd with the same old advice hoping for a different outcome or by trying to make up for lost time or money by getting a bigger driver that causes them to go out of bounds and causes them to become penalized. I believe people are in three categories when it comes to thinking about their retirement. I think they are either looking to rescue their retirement, they are looking to recover their retirement, or they are really looking to just re-calibrate their retirement. Everyone seems to fall into one of these three categories if they are honest with themselves. Regardless of what category they are in, playing it smarter, not harder, has proven best. Just like this client of mine, the former golf pro, said, "That's exactly how I won the tournament."

I think people need better retirement course management, but the education is missing. Education doesn't mean doing it the same old way because, obviously; the same old way has proven that people get the same old thing. Unfortunately, that's making people fall short. Robert Kiyosaki, author of *Rich Dad Poor Dad*, said, "If you want to thrive in today's economy, you must challenge the status quo and get the financial education necessary to succeed." The education changed. We're very passionate about getting people educated. Then they can make their own educated decisions. "You can't be aware of what you are not aware of," as the saying goes. People have said to me, "I've been listening to your radio show for years. I read your book years ago. I'm just kicking

myself. I didn't realize the impact and wish we would have done this twenty years ago." They have shared that they feel they have scratched the surface but not deeply enough to really understand what the ultra-wealthy have done and continue to do. As a result of that, they have been honest about having to rescue, recover or re-calibrate their retirement planning.

That's what we want to teach people: Make up for lost time and/or lost money, but do it smarter and safer. When they can do the predictable things we've discussed and teach, they put themselves on their own retirement protection track. If they are in traditional product environments where they are only exposing themselves to losses, having to pay Uncle Sam first, or eroding their purchasing power, that's when confusion, isolation and powerlessness sets in. Versus finding the needed direction, confidence and capability that enables our clients to look forward to living comfortably a 100 years or more. Thus, making sure that they've got a protected retirement plan that can sustain both spouses' lifetimes and sustain supporting their preferred lifestyles. According to an AARP study, the two greatest fears for a Baby Boomer today, are the fears of running out of money or being forced to lessen their lifestyle in retirement. Most traditional advisors advise to just work longer and save more. I feel that neither of those are really what Boomers want to do and are far from the most sound and sensible solution. Unfortunately, three times as many Boomers are now being forced to live these fears out and the numbers are increasing at a record pace.

Who the Tax-Free and Market-Loss-Free Savings Solution Works for

We get this question a lot. Is it too late? Wouldn't this have been better if it was something I started 20 years ago? Quite frankly, I think it is for everyone that has successfully saved for retirement or is saving for retirement currently. It is for those Boomers that have not protected their savings from taxes, inflation, market losses or economic uncertainty. By everyone I mean ideally anyone 70 years old or younger. My youngest client was eight (clients refer their children or grandchildren.), and my oldest client who started was 83. Eight to 83 is a pretty wide range, if you're relating it to right fit clients based on annual savings and already saved assets. My experience is that these proven strategies are ideal for those ages 35 to 70. The pre-retirees who are maxing out their 401(k) contributions at \$12,000 to \$24,000 a year and those pre-retirees and retirees who have saved at least \$200,000 or more. These strategies require this kind of financial profile to accomplish the needed retirement income to support a preferred lifestyle. There are exceptions for those over age 70 with children that can be considered as part of their plan that would still enable the strategy to work.

For the person reading this as their wake-up call to think, "Wow, I'm shoving money away in those tax-me-later accounts and then taxed forever accounts that I didn't really think about the impact of the terms these accounts carry." Many Boomers are making a loan with uncertain interest terms until the Government dictates what rate they're going to pay

when they want their money." In fact, Generation X (those born 1961-1979) today, according to a recent study, is even more concerned than the Boomer generation about their retirement. Predominantly those 35 to age 50 now and those of us 51 to basically 70, have saved predominately in tax me later and tax me forever accounts. Both generations find these tax-free and loss free strategies are excellent especially for those in Generation X that are established in their working career in being able to save a sizable amount of money consistently that they now know can be safe. It is never too late or too early to get your retirement secure. All generations are impacted with important retirement planning decisions. Many more people 65 and older will be forced to stay in the workforce, about 40% who had planned on staying in the workforce won't be able to because of one of the risks we haven't covered yet: health risk. Our health can sometimes catch up to us, or a family member – a husband or wife – our health can force us to leave the workforce sooner than we thought reducing our time to save, eliminating lower healthcare costs with the employer and even reducing pension payout percentages we need to maximize before retiring. Many people don't account for what it takes to afford to take care of themselves or someone else they need to care for after they retire impacting both parents and adult children. Obama care is causing lower retirement lifestyles and risking the security of our savings with the increased cost just to maintain health care coverage. The Government is out there in full force, limiting what people can do based on all their rules and regulations. If the Government can preserve our savings in "tax me forever accounts", then as

we all fear, once they tax us to death literally while we are living, they get to tax us again after we've become deceased, then there's a strong motivation to create regulation that restricts certain tax-free savings being passed on to our children. Currently one of those forced on us Government decisions is to pass the elimination of "Stretch IRA's". Once the last spouse passes all the remaining IRA savings is then transferred to another generation that will be forced to distribute the entire account value out over a maximum five years'. Many inheriting beneficiaries will be in their highest career earning years being forced to add these forced inheritance IRA distributions on them as added income. This rule will push tax rates to the highest levels on the next generation. The government will find a way to tax us to the max while we live and will find a way to continue to tax us on the next generation after we have passed away.

The vast majority of financial professionals do not talk about tax elimination, Social Security maximization, Equity optimization, inflation income protection or long term health care alternative solutions. Traditional advisors discuss different funds only because many if not most don't have the experience, the background nor the education to properly structure a total asset protected retirement plan. A holistic plan that safeguards our savings for maximum cash accumulation and maximum cash distribution that provides lifetime and lifestyle protection with the ability to both live and leave a legacy!

The challenge continues further for Boomers because there are also many types and different structures of using unique savings vehicles in a custom plan design.

Why the IRS Allows Your Retirement to Be Tax-Free

Many people ask, "Why would the IRS allow these savings vehicles if you can get money into and out of a tax-free savings and income vehicle?" The answer is simple, consumption tax. Consumption tax has historically exceeded federal tax receipts in this country, there's more tax generated through consumption tax than federal tax. Our clients can have 50% to 100% higher net spendable income, they may not always spend it on themselves – they'll spend it on their children, their grandchildren, and eventually, their great-grandchildren. That's putting money back into commerce, and that's creating a lot of tax to reduce the burden on the Government.

The tax free pensions inside of the biggest banks and largest corporations also enable more economic growth to create more profits to be distributed into commerce for more consumption tax to be collected. Don't forget that the politicians are who created these tax-free provisions in our tax code and all politicians want to be re-elected and need votes from those that they protect taxes from to keep them in office.

How to Get Your Tax-Free and Market-Loss-Free Savings Solution

We're huge advocates of education, we empower people to think about their own thinking by learning for themselves with our educational wealth protection webinar. This free, no cost or obligation webinar was created to help people get the needed information on the tax-free and market-loss-free savings solution with our proven educational process.

There are two types preferred learning styles we find in people: One style is more of the style that wants to know what time it is, and the other style wants to know how the watch was made. For those who want to know what time it is, they can request a personal discovery meeting with a simple email request to learn the impact of these proven strategies with a track record of measurable results right now:

Help@BabyBoomerRetirementBreakthrough.com

Those that desire to better understand how the watch was made to learn more details can simply go to:

www.RetirementProtected.com and learn to understand the tax sections of the code that protect their savings and income from taxes, understand how safe indexing and investing are different. Watching this short and simple educational resource gives people the ability to fit the puzzle pieces together and start to see how their friends and neighbors – just like themselves – have been able to avoid taxes and all of the stock market

downturns as a result of understanding how the mechanics of these safe-savings vehicles work.

It's my personal goal that people educate themselves and realize that what used to work for securing retirement isn't working. The reality is that people have to find another way to keep their money safe and secure. Fortunately, the way to solve this is available; it's just not as highly publicized. Quite frankly, it's somewhat restricted because of the greed of Wall Street and Governments interest for the maximum amount of tax. The strategies you will learn are not popularly endorsed because they obviously go against the bias opinion of Wall Street and the federal government's motivations.

Let's get to work. Believe in better and don't delay in becoming aware of what many have never been made aware of. Learn how you can have your own tax-free and market-loss-free savings solution in a custom total asset optimization plan. Learn what the wealthiest savers, largest banks, and biggest corporations do with their serious savings, and that you can do too. If you remember only one thing, know you can accomplish a common sense results proven retirement solution.

Imagine, more time, health, happiness of family, and financial success.

**Two Simple Learning Solutions to Safeguard
and Protect Your Retirement:**

1. If you are ready to learn how to Discover and Uncover your Hidden Wealth please email:
Help@BabyBoomerRetirementBreakthrough.com

2. If you would like to learn more details on total asset optimization, you can simply register for our free no cost or obligation, educational webinar at
www.RetirementProtected.com

About the Author



Chuck Oliver is a best-selling author and the creator of The Hidden Wealth Solution. Chuck has had a front row seat in helping Baby-Boomers for over two decades serving clients and business owners preparing for retirement or whom are currently in retirement. Chuck is in the top

1% of all financial professionals in the world and is a nationally acclaimed speaker, trainer and retirement architect.



