

ROTH IRA

WHY IT'S THE ONLY CHOICE FOR YOU

Wealth Maximization Through
Strategic Tax Planning

ROTH CONVERSION STRATEGIES THAT TRULY DISCOUNT YOUR TAXES

With a Roth IRA, you do have to pay income tax on your plan contributions (and/or Roth Conversions), but your investment earnings will NEVER be subject to income taxes thereafter.

The only requirements are that you must be at least age 59 ½ when you begin taking withdrawals (subject to certain exceptions) from the plan and that you have been participating in the plan for a minimum of five years for the earnings portion to come out tax free.

Although money in a traditional IRA account accumulates on a tax-deferred basis, withdrawals will be subject to income tax at whatever tax rate you are in at the time of distribution – and often create a “quasi” double tax by creating additional income taxes on your Social Security income and Capital Gains, and may even create a Medicare surcharge tax known as IRMAA!

Case Study

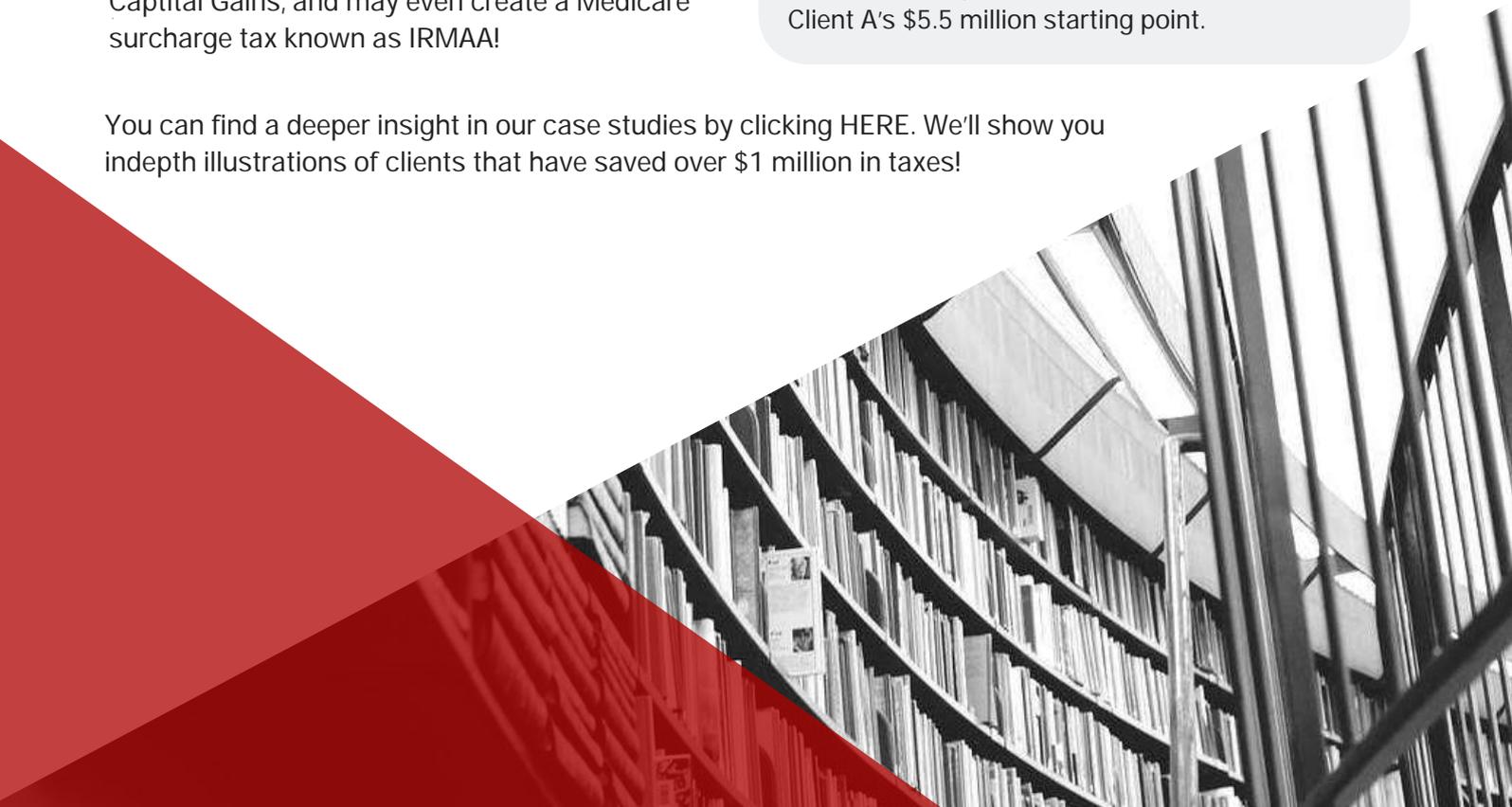
Client A had a starting wealth of \$5.5 million. Now this is no small amount but imagine the taxes & fees it could be subject to. Once we applied our strategy over 20 years, the clients total income tax burden is projected to be reduced by over \$1,100,000!

Our proposed plan increases their expected wealth by over \$1.3 million in 20 years on a gross wealth basis and over \$3.0 million when considering Net Wealth™.

This not only allows for a significant expansion of their lifestyle in retirement, but it also benefits their heirs. For heirs with a 45 year life expectancy, under current tax laws, the extended ramifications of the proposed plans inherited wealth can be, a massive benefit of \$24 million dollars!

We would be happy to demonstrate how this is possible when you talk to our office. All this from Client A's \$5.5 million starting point.

You can find a deeper insight in our case studies by clicking [HERE](#). We'll show you indepth illustrations of clients that have saved over \$1 million in taxes!



The advisory services we provide can not always be found by alternative counselors. It is not for us to suggest front loading tax expenses in order to mitigate and manage future tax liabilities later, especially when the future of taxes become less known.

We would only suggest this for you in cases where we can substantiate beyond a shadow of a doubt that it would serve you and your family's best interest. But suggesting doing so would be a personal conflict for an investment advisor that is compensated based on the gross assets they manage or invest on your behalf. Paying taxes in advance initially reduces your gross estate and reduces their compensation until the estate has an opportunity to "catch up".

Most "tax counselors" are really tax preparers, gathering information necessary to prepare your tax return for the current tax year and advise you on how much of a check to write. Where strategic tax planning exists, it rarely goes beyond the current year or in rare cases, the following year as well. Our strategic tax outlook goes forward twenty years to identify breakeven points for alternative tax strategies that are available to you.

Our case studies are true to life examples that are entirely possible to achieve with the right planning and timing. Many advisors often don't have the knowledge to implement the strategies and timing required for optimum results. The methods that make up our successful proven strategy are our proprietary secret, but are available to you with a 100% money back guarantee.

"You've been suggesting to do Roth conversion and other tax strategies for years, but this plan has put the 'meat on the bones' and demonstrated exactly over a variety of considerations, the best scenario of when to start and stop, how much to convert in each calendar year, and specifically the wealth benefit expected from a variety of strategies." Bill, Our happy client from IL



Projection

There are so many moving parts in retirement, it takes a true expert to help you determine which category you fall in and how to best provide a wealth benefit. The problem for most is that the advice that we have available comes from fragmented sources.

We could look to our typical financial advisor/wealth manager/financial planner to consult with us on these matters. For those true advisors that go beyond just investing money for you, the good ones are supposed to be long-term strategic thinkers with a primary goal to help you make smart money decisions over the long-haul.

That's the benefit they would bring to the table. However, it's fairly rare to find one that could also show us how to best demonstrate to be a tax expert that applies the tax expertise on a long-term

The rest of the case study is locked to members only. To access the complete case study and other wealth maximization resources, click the button below.

While other advisors may have the proper understanding and tools to provide a long-term tax plan. Additionally, fee-based advisors would have a conflict of interest. I like to explain that with our IRAs and 401(k)s we don't really own everything in those accounts. We get to invest everything in our accounts and our advisors that are fee-based get paid on the entirety of it, but we really have the equivalent of a "rental" account. The advisor gets paid on the unit growth.

There are a lot of things that you need to know about your money that will never

[Get Your Financial Freedom Membership](#)



Initially, when you pay down the mortgage - from my perspective your net wealth stays relatively the same, but your investable assets, what your advisor gets paid on, goes down. And that creates a conflict of interest. Some advisors are indeed suggesting Roth conversions, but are doing so because it is the "in thing" to do, without a true understanding of the inter-workings of all things "tax".

That might be akin to you walking into a doctor's office with a stomachache, and with no questioning or examination, the doctor handing you a bottle of Tums. Be cautious of where you get your advice from.

Projection

There are so many moving parts in retirement, it takes a true expert to help you determine which category you fall in and how to best provide a wealth benefit. The problem for most is that the advice that we have available comes from fragmented sources.

We could look to our typical financial advisor/wealth manager/financial planner to consult with us on these matters. For those true advisors that go beyond just investing money for you, the good ones are supposed to be long-term strategic thinkers with a primary goal to help you make smart money decisions over the long-haul.

That's the benefit they would bring to the table. However, it's fairly rare to find one that could also show you how to best demonstrate to be a tax expert that applies the tax expertise on a long-term basis.

The rest of the case study is locked to members only. To access the complete case study and other wealth maximization resources, click the button below.

While other advisors may have the proper understanding and tools to provide a long-term tax plan. Additionally, fee-based advisors would have a conflict of interest. I like to explain that with our IRAs and 401(k)s we don't really own everything in those accounts. We get to invest everything in our accounts and our advisors that are fee-based get paid on the entirety of it, but we really have the equivalent of a "rental" account. The advisor gets paid on the account's growth.

There are a lot of advisors out there that will not question you to determine if you will ever need the money.

[Get Your Financial Freedom Membership](#)



Initially, when you pay down the mortgage - from my perspective your net wealth stays relatively the same, but your investable assets, what your advisor gets paid on, goes down. And that creates a conflict of interest. Some advisors are indeed suggesting Roth conversions, but are doing so because it is the "in thing" to do, without a true understanding of the inter-workings of all things "tax".

That might be akin to you walking into a doctor's office with a stomachache, and with no questioning or examination, the doctor handing you a bottle of Tums. Be cautious of where you get your advice from.

Projection

There are so many moving parts in retirement, it takes a true expert to help you determine which category you fall in and how to best provide a wealth benefit. The problem for most is that the advice that we have available comes from fragmented sources.

We could look to our typical financial advisor/wealth manager/financial planner to consult with us on these matters. For those true advisors that go beyond just investing money for you, the good ones are supposed to be long-term strategic thinkers with a primary goal to help you make smart money decisions over the long-haul.

That's the benefit they would bring to the table. However, it's fairly rare to find one that could also show us how to best demonstrate to be a tax expert that applies the tax expertise on a long-term

The rest of the case study is locked to members only. To access the complete case study and other wealth maximization resources, click the button below.

While other advisors may have the proper understanding and tools to provide a long-term tax plan. Additionally, fee-based advisors would have a conflict of interest. I like to explain that with our IRAs and 401(k)s we don't really own everything in those accounts. We get to invest everything in our accounts and our advisors that are fee-based get paid on the entirety of it, but we really have the equivalent of a "joint account" with them. The advisor gets paid on the unit growth.

There are a lot of advisors out there that will not to will your money never

[Get Your Financial Freedom Membership](#)



Initially, when you pay down the mortgage - from my perspective your net wealth stays relatively the same, but your investable assets, what your advisor gets paid on, goes down. And that creates a conflict of interest. Some advisors are indeed suggesting Roth conversions, but are doing so because it is the "in thing" to do, without a true understanding of the inter-workings of all things "tax".

That might be akin to you walking into a doctor's office with a stomachache, and with no questioning or examination, the doctor handing you a bottle of Tums. Be cautious of where you get your advice from.