

IS YOUR RETIREMENT DOLLAR AS GOOD AS OUR RETIREMENT DOLLAR?

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WHEN "LIFE HAPPENS" ...
HOW WILL YOUR RETIREMENT DOLLAR HOLD UP?

JOIN US IN UNCOVERING **18 TIMES** LIFE CAN HAPPEN
TODAY, TOMORROW AND IN RETIREMENT TO SEE
HOW OUR RETIREMENT DOLLAR DID BETTER
THAN YOUR RETIREMENT DOLLAR...

Is Your Retirement Dollar as Good as Our Retirement Dollar...

Did you know there is research out there showing 62% of folks ages 25 to 40 think about retirement multiple times a year?

How often do you think about Retirement?

Is it something you think about often or seldom if at all?

Additional research shows folks in your age group don't like to risk losing their money, you also like flexibility, having choices and are worried about rising healthcare costs...

Does that describe you at all?

Okay great, let's get things started with a bit of a bizarre question...

Are All Dollars Allocated to Retirement Planning Treated the Same?

Along those same lines, are all retirement plans treated the same?

Do you think it even matters?

Would it surprise you, at your age...we can say with 100% certainty...it definitely matters to you?

At your young age, with so many years ahead of you, there are so many unique challenges in front of you...challenges that mean you can't be wasting dollars...you definitely need every dollar you have to be doing the most it can for you!!

The sad part is traditional financial planning, traditional retirement planning...Absolutely DOES NOT help you get the most out of each dollar you put away...shoot, over time it will likely rob you of more than half the money you could have created! Scary isn't it?

As with any generation you face challenges, some aren't unique to you, yet several really are.

Some of the biggest challenges we identified include...

- You're likely to live longer, maybe a LOT longer, (every 10 year period adds about 2 more years onto your life expectancy & today's 65 year olds have life expectancies of 86.6 for men, 88.8 for women and about 94 for one of a married couple),
- Wages haven't outpaced inflation for up to 40 years or longer, yet the cost to live has gone up dramatically,
- Markets are increasingly more and more volatile thus carrying significantly more RISK of losing your money,
- Interest rates are lower and will likely stay that way for most of your lives,
- Inflation is worse than what the government wants you to think it is,

- Healthcare costs are out of control,
- There's about a 25% chance you'll miss work due to some form of disability...short-term or permanent,
- The cost to raise a child to age 18 is about \$250,000 and rising,
- College costs have risen faster than healthcare costs,
- Real estate prices are significantly higher,
- You'll likely have several jobs in your life,
- Social Security and Medicare are in peril,
- Older generations aren't fixing the problems, instead choosing to kick the can down the road,
- Government, Wall Street, and the Media have been lying to you your entire life,
- Financial rules of thumb are almost NEVER in your best interest,
- Long-Term Care costs are high and rising,
- You might have to support parents who run out of money or need care they can't afford,
- And more...

Aren't those challenges pretty significant?

It doesn't stop there...On top of all of those challenges...between 2022 (just 4 years from when this was published) and 2045, which is essentially a generation, 140 million Baby Boomers and Generation Xer's will turn 65.

Do you realize that by 2030, about 12 years from when this was published, every single person of the 74 Million Baby Boomers will be over the age of 65?

That also means, by 2035, for the first time ever in the U.S. we will have more people over the age of 65 than under the age 18.

We are rapidly becoming an old country with fewer and fewer young tax payers to pay for all the benefits our older recipients will require.

Ahem...you do realize that the young tax payer is YOU, right?

By 2028...Medicare alone will account for \$1.2 Trillion of the government's annual budget. Our government's current annual budget is \$4.2 trillion. That's almost 30% of our current budget. What percentage will Social Security require in 2028?

We knew this was coming, but we were more than a little surprised at how soon this was happening.

The impact this will have on most Americans is ASTONISHING!

Where will we get the money to provide the promised benefits to all these retirees?

You could be at a significant disadvantage if you're not aware of this.

KEY QUESTION...

Are you putting money away into an employer sponsored retirement plan such as a 401k or maybe you're going the IRA route, or do you own a home or other assets, or have money in the bank or other investments or all of the above?

You likely fit some part of those categories, or you wouldn't be reading this...right?

Do you think Uncle Sam will get those additional needed revenues from the 90% of Americans who don't have any money or the 10% who do?

Were you aware that since you're saving for retirement, it is highly likely you're in the 10% of people who are considered to "have money?"

REALLY KEY QUESTION...

Now that we've established you're in that 10%...are you okay with Uncle Sam coming to take your money?

If you could control how much they take by doing a small amount of planning, RIGHT NOW, would you?

Come on, of course you would! Right?

Okay great, that's the answer we're looking for!

Chances are really high you're saving for retirement in an employer sponsored 401k type plan or an IRA or some other form of "Qualified Plan" that has the seal of approval by Uncle Sam...does that sound right?



That means we can tell you with 99.9999% certainty that Our Retirement Plan is Better than Your Retirement Plan...that our Retirement Dollars are MUCH Better than Your Retirement Dollars!!!

How do we know that?

First, our Retirement Plan uses pennies to buy dollars.

The dollars our plan buys then do the work of many dollars.

Second, our plans safely, efficiently and effectively multiply your dollars...does your retirement plan do that?

Third, LIFE HAPPENS! When Life does Happen our retirement dollars are designed to be able to adjust, adapt, multiply and efficiently help you handle almost everything that life could throw at you!

Can you say that about your retirement dollars sitting in that 401k, 403b, 457 plan, IRA or even a Roth?



You're likely wondering..."how can Our Retirement Dollars do all that?" Great question! Let's see how when "Life Happens" Our Retirement Dollars might act differently than Your Retirement Dollars...

Life Happens...Taxes...

Our retirement dollar can give you control of your taxes...NOW...by taking dollars that would be forever taxed dollars, pay taxes on them now at historically low rates and turn them into never taxed dollars. Can you do that with your retirement dollar?

Life Happens...Changing Jobs...

Our retirement dollar is portable without penalties, taxes or any new account creation...when you change employers it is all yours, just take it with you! Can you say that about your retirement dollar?

Life Happens...Premature Death...

Our retirement dollar will multiply to help take financial care of the family or business if you die too soon. Will your retirement dollar?

Life Happens...Disability...

Our retirement dollar multiplies so it can be self-completing if you become permanently disabled. Will your retirement dollar?

Life Happens...Critical Illness...

Our retirement dollar multiplies to provide benefits if you have a critical illness like a heart attack, stroke or cancer and live. Will your retirement dollar?

Life Happens...Terminal Illness...

Our retirement dollar multiplies if you have a terminal illness allowing you to help those left behind create plans for financial success without you. Will your retirement dollar?

Life Happens...Long-Term Care...

Our retirement dollar multiplies to help pay for long term care or assisted living while providing the possibility of preserving the original investment for your heirs. Will your retirement dollar?

Life Happens...Longevity...

Our retirement dollar thanks to its safety, efficiency and lower fee structure can help to create lifelong income in retirement if you live too long. Will your retirement dollar?

Life Happens...Market Risk...



Our retirement dollar is protected from loss when the market is down. Is your retirement dollar?

Life Happens...Locking in Market Gains...

Our retirement dollar is ALWAYS positioned to grab gains when the market is up, then locks in annual gains so all your money is protected. Will your retirement dollar do that?

Life Happens...Liquidity

Our retirement dollar is available all along the way and in retirement without penalties or income taxes. Is your retirement dollar?

Life Happens...College Planning

Our retirement dollar is uniquely available to help with college while not losing the ability to grow as if no money has been taken out of your account. Will your retirement dollar?

Life Happens...Provisional Income

Our retirement dollar in retirement isn't included in the Provisional Income calculation so it doesn't make Social Security Income taxable. Can you say the same about your retirement dollar?

Life Happens...Means Testing

Our retirement dollar doesn't count in any means testing to create higher premiums for Medicare Part B premiums. Does your retirement dollar?

Life Happens...Money In Motion...

Our retirement dollar is able to be leveraged to buy other assets while being fully available to be credited with gains when they happen...thus becoming a great tool you can use in Money in Motion strategies to multiply your money even more. Can you do that with your retirement dollar?

Life Happens...Be Like Your Own Bank...

Our retirement dollar, when borrowed, is able to be credited with gains, on the borrowed funds, when they happen to help offset the interest charged for borrowing. Is your retirement dollar able to do that?

Life Happens...Retirement Income...

Our retirement dollar can create *lifelong income tax free retirement income*, typically at significantly higher safe withdrawal rates than in traditional retirement planning. Can you say that about your retirement dollar?

Life Happens...Investment Fees...

Our retirement dollar over time reduces averages fees up to 76% (or more) than traditional retirement planning. Can you get your fees down that much with your retirement dollar?

Wow! That was feeding you through a firehose wasn't it?

Need to stop and catch your breath for a moment? It's okay if you do, that is a lot of life happening, isn't it?

Okay, ready to finish strong down the stretch?

Key Info About Your Traditional Retirement Plan...

We'd be remiss if we didn't include this key block of information you must understand about your 401k or IRA type qualified retirement plan.

There are two ways to access money in your 401k/IRA before age 59½, IF your company allows 401k loans you could access as much as \$50,000 of your retirement account.

You must pay it back over a short period of time at an interest rate charged by your company, paid back with after tax dollars and you're still taxed on that money in retirement...hey, isn't that double taxation?

If you don't pay it back you pay a penalty (after age 59½ the penalty goes away) and you also pay taxes at your highest marginal tax rate.

The money that you pulled out is no longer earning money for you, so if your account was up you wouldn't gain on those dollars and since that money was no longer in the market it wouldn't lose money if the market was down.

Second, you could take a straight withdrawal where if under age 59½ you're subject to a 10% penalty and you'd pay taxes on all the money you withdrew at your highest marginal tax rate AND that income could push you into an even higher tax bracket.

You could easily be paying 30%, 35%, 40% or more in taxes and penalties...OUCH!

One more thing...every penny of this money is taxable, even if you don't need income from it in retirement, once you hit age 70½ you are forced (thru Required Minimum Distributions-RMD's) to take money out and if you die before the money is all gone, your heirs will have to pay taxes on it.

See why we call it FOREVER Taxed Money?

Were you aware your retirement plan worked that way?



After seeing the brief descriptions of how Our Retirement Dollar handles things when Life Happens, doesn't it make perfect sense our retirement plan would be a more effective and efficient use of the money than what you are currently doing?

How does our retirement dollar stack up against your retirement dollar?

What more would you want your dollar, your retirement to do for you?

Ask us, because it just might be able to do it for you.

Look, we know we hit on a LOT of information quickly and we didn't provide proof of our claims, so if you're skeptical right now, it is only natural.

We were too when we first discovered this Unique Retirement Plan. Besides, if we had fully explained everything here your eyes would have glossed over and rolled back into your head...



Perhaps it is time for you to do what we did...look into it deeper. Get more information to see if what we're saying is true or not.

If what we're saying is, in fact, true, wouldn't it be foolish of you to not at least KNOW about it?

Wouldn't that allow you to better make decisions based on what is best for you and your loved ones?

We fully understand Traditional Retirement Planning makes their plan sound really good, but the funny thing is...almost EVERYTHING they've told you your entire life is not factually accurate...yeah, that's the nice way to say they've been lying to you.

Could that be possible? Could Uncle Sam, Wall Street and the Media mislead or lie to you? Or do you feel that is out of the realm of possibility?

Would it make sense that Wall Street would want to have control of your money for as long as possible? Don't they charge you huge fees?

Do you think you really have to have your money at risk of loss in order to have a chance to save enough for retirement? Does that even make sense?

Would Uncle Sam not want you to fully understand the best ways to minimize your taxes? Wouldn't that make what they do more difficult? When in the history of time has a government ever really wanted less of your money?

Think about it this way...does it make sense to avoid, or should we say "Defer" taxes on a little bit of money (say \$500 a month/\$6,000 a year in a 22% marginal tax bracket) to end up paying taxes on \$50,000, \$60,000, \$70,000 or more in retirement at 8% or

10% when you're living longer? Doesn't that mean you're paying taxes on that money up to 15, 20, 25, 30 years or more in retirement?

We fully believe and have ample proof the underlying tax proposition in traditional retirement planning is...ONE BIG FAT LIE!!

We could have put all the information into this and sold it as a book, but come one, would you have read it? Of course not.

Wouldn't it make more sense to find someone you can trust to guide you through this mess with the TRUTH?

If that's the case, don't you owe it to yourself and your loved ones to at least check us out to see if what we're telling you is true and how it might look like for you and your loved ones?

Come on, you know that's what you need to do and don't you need to do it as soon as possible?

If what we're saying is true, how much longer do you want to lose money, big money because you're being duped by Wall Street, Uncle Sam and the media?

We were once in your shoes, confused, having trouble believing that we'd been lied to our entire lives...but after living more than 1,000 financial lives thru our mortgage and planning clients in our current and previous working lives...we now KNOW this is the best kept secret for 99.9999% of Americans to have as their main source of retirement savings...

Isn't it time for you to have your very own Swiss Army Knife Retirement plan? Doesn't it sound like a plan that does just about everything? You know, like a Swiss Army Knife!

Go ahead, pick up the phone and let's have a No Cost or Obligation Informational Session...we promise it'll only take about 45 minutes to an hour where you'll be asked some questions and your answers will give you a much clearer picture of where you need to go from there...isn't that what you really want...more clarity and more certainty?

Stop messing around then, pick up phone right now, call Kurt on his direct line at 816.582.5532 or email kurt@KJFinancialOnline.com and let's get each other on our calendars.

It'll be the first step towards an amazing trip to and in retirement!!!