



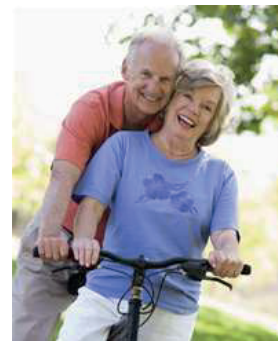
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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...

Horror Stories from Retiree!

Over the years, I have heard too many horror stories of retirees outliving their money. Because of the bad advice, they got from their advisor or stockbroker. They had put all their client's money in the stock market. And when their portfolio lost money, their clients were forced to dip into their investment principle to maintain their income. Accordingly, each year their clients had less money. And each year they had to take more and more principle until they finally ran out of money. They could never re coup their stock market losses!

When you are retired can you afford to lose any of the money you use to generate your income! If the stock market were to lose 40-50% as it did in 2000 and 2008... What would that do to your income? How do you feel about that?

How much can you withdraw from your retirement account, without running out of money?

Did your advisor or broker tell you about the safe withdrawal rate studies that have been done?

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About Social Security Income and Taxes

When you retired did your spouse decide to take 50% of your Social Security Income. Because it was more than the Social Security Income, they would get based on their pre-retirement income. Have you recently looked at your spouse's Social Security Income to see if it is now more than 50% of yours! If you any questions give me a call?

Income Taxes - Has anyone reviewed your income taxes to see if you can pay fewer taxes? Small moves can make a big difference in how much taxes you pay on your Social Security Income, pensions, interest, dividends, etc.!

You may have to pay federal income taxes on your Social Security benefits. This usually happens only if you have other substantial income in addition to your benefits (such as wages, self-employment, interest, dividends, and other taxable income that must be reported on your tax return).

You will pay tax on only 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules. If you:

File a federal tax return as an "individual" and your combined income is between

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Interesting Facts:

-The 1939 Novel Gadsby is the longest book ever published that doesn't contain the letter 'e.'

-There was a prehistoric dragonfly that's wings spanned more than two feet.

-Bubble wrap was originally invented as wallpaper.

-Shakespeare invented more than 1,700 words.

-One of the largest pyramids in the world is a Bass Pro Shops in Memphis, Tennessee.


-Extreme ironing is an actual sport.

Can the Stock Market keep going up?

Are you worried about a market correction? Double Digit Losses!

Would you like to be able to Safeguard your account from losses and still be able to get stock market type returns?

Call my office today!



*Are you unnecessarily paying income taxes on your social security? Call now for your **FREE** report "How to Stop the Taxation of Your Social Security Income" Call now while supplies last.*

Horror Stories from Retiree!

“In the middle of every difficulty lies opportunity.” – Albert Einstein

These studies showed that you can withdraw no more than 4% of your starting balance each year in retirement. However, this 4% rule doesn't guarantee you won't run out of money. But it does help your portfolio withstand market downturns, by limiting how much is withdrawn.

Did your advisor or broker tell you about how you can get a guaranteed lifetime income... Equivalent to the 4% rule? And that you will still have access to the money that isn't used to generate your income!

Did your advisor or broker explain to you how your Social Security Income is taxed? Did they help you develop a plan to minimize your income taxes? What is more important? Is it the amount of income you get? Or the amount of income you get to spend? If you pay less in taxes, will you have more money to spend? Will your money last longer?

These are just a few of the areas we help our clients with, that many advisors and brokers do not address or talk about.

Would it be worth sitting down to see if we can help you to reduce your income taxes? And see if we can help you to increase the income you get to spend? While we provide you with a guaranteed income you cannot outlive!

About Social Security Income and Taxes

\$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits. If your combined income is more than \$34,000, then up to 85 percent of your benefits may be taxable.

File a joint return, and you and your spouse have a combined income that is between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits. If your combined income is more than \$44,000, then up to 85 percent of your benefits may be taxable.

“Combined income” includes your adjusted gross income, tax-exempt interest income, and half of your Social Security benefits.

Say you file individually, have \$50,000 in income and get \$1,500 a month from Social Security. You would pay taxes on 85 percent of your \$18,000 in annual benefits, or \$15,300. Nobody pays taxes on more than 85 percent of their Social Security benefits, no matter their income.

Would it be worth sitting down to see if we can help you to reduce your income taxes? And see if we can help you to increase the income you get to spend? While we provide you with a guaranteed income you cannot outlive!

Do You Know... April is National Financial Literacy Month. It's an excellent opportunity to review and upgrade your financial smarts.

Whether you're just starting or have been earning your way for quite some time, it's never too late to learn about saving and improving your financial outlook. Developing a budget and building financial knowledge is the foundation for a brighter future.

National Financial Literacy Month places the importance of learning about finances and the tools to learn about them right in the classroom, too. No matter their age, putting the know-how and resources at our children's fingertips will give them the power to make smart decisions now and in the future.

Visit www.jumpstart.org for more information and use #FinancialLiteracyMonth to share on social media.