

Tax-Free Retirement

If you found that the way you had been acquiring or building wealth up to this point in your life was not the best or most efficient way, how soon in your life process would you want to know and change that? If we could show you a way to build (or continue to build) a Roth benefit *without market risk or contribution limits*, would you want that?

Who would benefit most from this strategy? Let's explore **tax-free** retirement opportunities for:

- 1) Business owners
- 2) Physicians
- 3) High-income earners (*and everyone else*)
- 4) Children and grandchildren

Our Tax-Free Retirement strategy will help you structure, prioritize, and access your **SMART \$\$ LIST**. Maximize your results through...

- 1) Free Money
- 2) Tax-Free Money
- 3) Tax-Deferred Money
- 4) Taxable Money

For instance, if you're a business owner or physician, here is a question for you....

If we could show you a way to put away money for the future (i.e. retirement), that would grow tax-free in a principal protected market linked environment, that you could access tax-free...and oh, by the way, has no contribution requirement for your employees, would you want that?

Why equity-indexed life insurance may be the perfect retirement solution for business owners:

Reason #1 – Business owners need life insurance to cover their business debt and to provide for their families if they were to die. Therefore, owning a life insurance policy is not an extra, but rather something that should be a standard part of all business owners' portfolios.

Reason #2 – The business itself usually provides plenty of deductions during the accumulation phase of business owner's lives, so the desire for additional tax deductions such as a tax-qualified plan is often minimized. Conversely, once retired, business owners often find themselves with little or no tax write-offs since the business has been sold – maximizing the desperate need for **tax advantaged income** in retirement.

Reason #3 – Since life insurance is not considered a tax-qualified plan according to the IRS, there is no requirement for the business owner to fund a similar plan for his or her employees.

Reason #4 – There is no limit as to how much can be contributed in any given year (or saved within) a life insurance contract – other than what the contract itself specifies. Since business income can change dramatically over the years, this flexibility can be a huge advantage.

Reason #5 – It's simple and easy. There are no separate record keeping or tax forms required. As a matter of fact, Uncle Sam doesn't even know when an individual policy exists. There is no reporting requirement.

Reason #6 – It provides instant liquidity (for pennies on the dollar) to the owner's heirs or estate if the owner decides to keep the business until his or her death.

Reason #7 – Did we mention **principal protected, market linked, TAX-FREE income** that never even appears on your tax return in retirement?

Why equity-indexed life insurance may be the perfect retirement solution for [physicians](#):

Reason #1 – Many doctors make more than \$160,000 per year, which is the phase-out limit for being able to contribute to a Roth IRA. Therefore, physicians have no tax-free retirement option available other than life insurance. And even for those who make less than the phase-out limit, a Roth only allows a few thousand dollars per year for the contribution amount.

Reason #2 – Doctors are specialists. They have given their lives to be the best at what they do – and they are. However, this level of specialty often leaves little time for less urgent activities such as retirement planning.

Reason #3 – Doctors are sometimes taken advantage of by sales people in the financial realm hocking half-baked, poorly formed investment strategies promising outlandish returns.

Reason #4 – Doctors generally need a lot of life insurance for three reasons. One, they need to protect a large income for their families. Two, they may carry high debt, due to large medical school bills and low wages during residency and internship years. Three, doctors as a group have one of the lowest life expectancies of any profession.

Why equity-indexed life insurance may be the perfect retirement solution for [everyone else](#):

Question #1 – Are you someone who wants to receive tax-free income during retirement?

Question #2 – Are you someone who wants/needs to save more per year than what a Roth IRA allows?

Question #3 – Are you someone who is currently investing in a tax-qualified plan *above the company matched contribution*?

Question #4 – Are you someone who is contributing to a deferred compensation plan?

Question #5 – Are you someone who has a need for life insurance?

Question #6 – Are you someone who makes more than \$160,000 per year?

Question #7 – Are you someone who has a desire to multiply your assets for the benefit of your family, or a cause you believe in?

If you found yourself answering yes to two or three of the above questions, then it is likely that this is a retirement/income planning strategy that will serve you very well.

To say it bluntly, a properly structured equity-indexed life insurance policy may provide the most tax-advantaged, low maintenance, fully liquid, principal protected saving strategy on the planet.

If you think income tax rates will be higher in the future, or you have concerns about market volatility, call us. We may have a solution that will help you keep the government out of your pocket in retirement, and eliminate your concerns about market in-stability.

Call Brian Singer

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