

TFRA

The tax free retirement account [TFRA] program allows you to save for retirement in a way that is more beneficial for you and your needs.

Most Americans use Title 26 Section 401[k] to save for retirement. Sound familiar? That is where 401[k]s get their names. This tax law lets you save tax-deferred, which means you don't pay taxes on the money you save now but when you use it in retirement.

This is not the great deal many believe it to be for two big reasons...

Two Compromises of 401[k]s

TAXES

Taxes are not likely to be lower when you retire.

At best they may be the same as the are now but likely hood is they will be higher.

Meaning you will pay significantly more in taxes in retirement than if you went ahead and pay the taxes now.

Section 401[k] says you don't pay taxes now, while you are saving, but when you retire, at unknown tax rates.

If you were shopping for a mortgage and a bank would not tell you the interest rate they are going to charge you, you would keep shopping.

Why would you let that happen with all of your retirement savings?

RISK

Despite what you may believe to be true you do not have to risk your money in order for it to grow.

Would you prefer to be able to grow your money without risk if you were able?

Americans have accepted the tax and risk paradigm without asking any questions as to what the impact to their retirement will be.

Your retirement is not a time to compromise and leave your standard of living up to unknown tax rates and market risk.

The TFRA program eliminates these risks by using another section of the IRS tax code...

Title 26 Section 7702

TFRA

The TFRA program uses Title 26 Section 7702 of the IRS tax law. Just a few pages back from Section 401[k].

So, we're using the same tax law book but showing you a tax law that will benefit you more.

Here is what Section 7702 does for those who use it...

TAX-FREE

All of the income from Section 7702 plans is income-tax free.

This results in a significant tax savings by paying your taxes now, at known rates, that are likely lower than they will be in the future.

The bad news is that you must pay taxes.

The good news is that you can choose what taxes you pay and you can minimize them as much as possible.

Your custom report will show you exactly how much of a tax savings you can enjoy.

INCOME

You need an income to maintain your standard of living in retirement.

The TFRA program generates 40% - 60% more income per year in retirement.

In some situations income can be doubled.

So, if you were going to choose a 401[k] option because that is what everyone else uses, or another tax law that can double your income from the same money you are saving now, which would you choose?

ZERO RISK

You don't have to risk your money in order to grow it.

Risking your money to grow it is an out-dated way of thinking.

Warren Buffett's two rules of investing...

Rule 1 - Never lose money.

Rule 2 - Never forget rule #1.

By not worrying about the market taking a day off you can have confidence in your retirement plan and achieving your goals.

TAX-FREE

Our custom reports will show you how much in taxes you will save if you use a 401[k], or other qualified plan, from now until retirement.

Then it shows how much in taxes you will owe in retirement. Think of this as debt in retirement. If you have never seen your potential tax burden this may be shocking to you.

Thankfully, using a TFRA program allows you to chose to pay the smaller tax bill instead of the larger one in retirement.

The below is an example of of the custom report that can be generated for you and your retirement.

ZERO RISK

The TFRA plans are the only financial products in the country that can grow your retirement that will not lose any value due to a market correction.

That means you can grow your money without risking it. Here are three examples of how TFRA plans have performed compared to 401[k]s invested in the market.

2000 - 2019

401[k]

6.06%

This is before taxes and fees.
The actual return would be closer to **4% or 4.5%**.

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6.29%

2000 - 2009

401[k]

-1%

Negative 1% is not a net number. Taxes and fees have not been considered. TFRA plans were able to outperform the market because they did not lose when the market dropped.

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4.17%

Worst 30-year period in S&P History

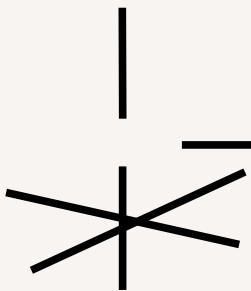
401[k]

2.9%

Less than 3% for 30 years. The difference from 2.9% and 4.5% in retirement is tens of thousands of dollars a year in income.

TFRA

4.5%



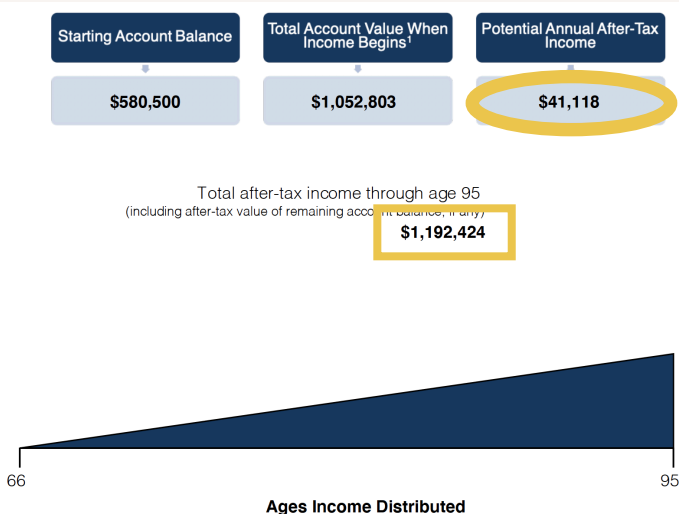
INCOME

The custom reports we generate compare the options of using a Section 401[k] versus a Section 7702 plan.

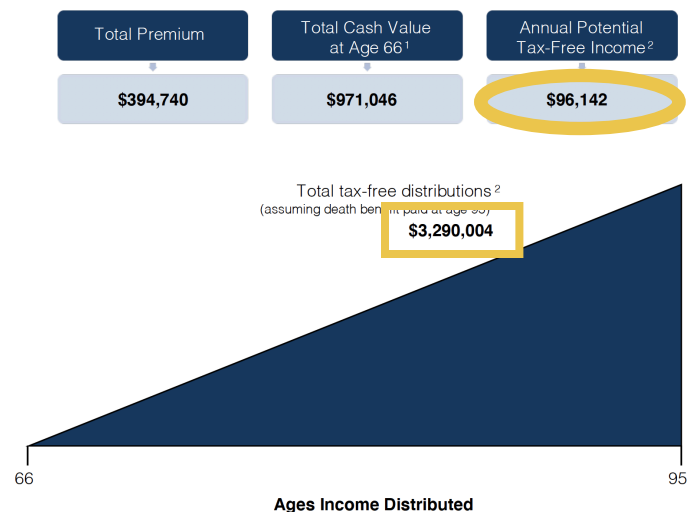
The impact of tax-free is magnified in this report when you see how much more income 7702 plans can generate over qualified plans.

You can see what your money will do for you if you continue to save under the same tax code compared to using that money in a Section 7702 plan.

401[k]/Qualified Plan



TFRA/7702 Plan



From these reports you can see the income from a Section 7702 plan is over 100% more than the Section 401[k] plan.

Results will vary for each individual situation but you can expect between 40% and 60% more income from a TFRA plan.

In this situation this means over \$2,000,000 more benefit over this person's life.

These are a sample of the report we generate for everyone to show you what your current situation is compared to what it could be with a TFRA plan.

Tax-Free Retirement Accounts

To see if you qualify for a TFRA plan, contact the advisor who shared this with you.

Your custom reports will be generated to show you...

- What income your current retirement savings plan will generate.
- What your potential tax burden will be if you continue saving the same way.
- How much more income you can have from a TFRA plan.
- How much in taxes you will save by using a TFRA plan.