

The background of the entire page is a close-up, slightly blurred image of the American flag, showing the stars and stripes. A semi-transparent grey rectangular box is overlaid on the upper portion of the flag, containing the main title and subtitle in white text.

"The Voluntary Taxpayer: FAQ's to Show How To Break Free from the IRS Contract"



What if everything you believed about federal income taxes was based on a misconception?

This document is for you to analyze the law and the services we provide our customers. There are a wealth of resources to be found on our Resource Page. If you do not have access to that page, feel free to reach out and we will give you access.

INTRODUCTION

For over a century, millions of Americans have voluntarily signed contracts they didn't know were contracts—unknowingly placing themselves under the jurisdiction of an agency that was never meant to govern them. They've filled out forms, filed returns, and paid taxes not because the law demanded it, but because no one ever told them they had a choice.

In these questions and answers, you'll discover a rarely discussed path to financial freedom—one grounded in constitutional law, historical fact, and established legal processes. You'll learn the difference between a "taxpayer" and a State Citizen, how the IRS uses a different set of definitions than the average American, and most importantly, how to legally revoke your election to be taxed.

This FAQ document will help you understand terms like "Revocation of Election," "Unincorporated Nonprofit Association," and "contractual jurisdiction." You'll understand why Unincorporated Associations are not subject to IRS codes, how to set one up, and how this structure allows you to operate outside the IRS's system—without losing your rights, your benefits, or your peace of mind.

This isn't a call for rebellion. It's a call for understanding. This is not about being a "tax protester", as there is not wrong with the Federal Income Tax - it just doesn't apply to over 98% of the American population. You don't need to evade taxes to free yourself from them - because you were never legally obligated to pay them in the first place.

If you've ever questioned the legitimacy of income tax, or felt trapped in a system you didn't choose, this book will give you the clarity, confidence, and legal tools to make a change.

Put a stop to the lie!

With a “UNA,”
Unincorporated
Nonprofit Association,



When you order your UNA with us, you get:

- ★ All your filings done for you!
- ★ Your UNA in as little as 1 day!
- ★ UNA Training twice per week!
- ★ Lifetime Support!
- ★ Online Member Community

Order yours today!

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FAQ

What is an Unincorporated Nonprofit Association (UNA)?

QUESTION:

What is an Unincorporated Nonprofit Association? (UNA)

ANSWER:

A UNA is a legal entity registered at the Secretary of State. It has a tax-exempt status and has no filing requirements with the IRS. (The rest of this FAQ document answers why this is)

QUESTION:

What makes the unincorporated association exempt?

ANSWER:

Everybody is tax-exempt from birth until they contract with the IRS. The Federal income tax was a tax on the federal government. What makes people liable for taxes is they signed a contract with the IRS to tax their social security account. The unincorporated association is not tied to anybody's social security number.

QUESTION:

How is the Unincorporated Association tax-exempt and not required to file a tax return (contract)?

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What is an Unincorporated Nonprofit Association (UNA)?

ANSWER:

The IRS uses a different dictionary than you and I use. The IRS defines the word "nonprofit" to appear to be restricted in scope of use but in reality being a nonprofit does not mean it does not make a profit. Being unincorporated it is not subject to the IRS' statutes and codes and also not restricted to their scope of terminology.

QUESTION:

Are these organizations like a 501(C)(3)?

ANSWER:

They are like a 501(C)(3) in that they are tax-exempt but the difference is they cannot lose their exempt status and are not required to file any yearly tax documents. They are not limited to being a "religious organizations"

QUESTION:

What is the difference between an Unincorporated Nonprofit Association and a Trust?

ANSWER:

There are similarities of a UNA to a Trust in the way they function, but with added benefits. They both are vehicles to protect assets. They both get the job done for estate planning. The benefits of the UNA over a Trust is that a UNA does not require a third party as Trustee and is not subject to taxation by the use of a social security number as a Trust is.

How to Set Up a UNA and Why It Matters

QUESTION:

What are the requirements for establishing a UNA?

ANSWER:

Anybody, any group, can establish one. You are assigned as Secretary and/or President along with anybody else you would like to add to your Association. Your Bylaws and banking minutes show the bank that you are in-charge of the financial decision making as President or Secretary.

QUESTION:

What are the documents I receive when setting up an Unincorporated Nonprofit Association?

ANSWER:

You will receive the following 5 documents:

- 1) A tax-exempt registration with the IRS
- 2) California Secretary of State registration
- 3) Bank Resolution Minutes
- 4) Constitution and Bylaws
- 5) Last Will and Testament to transfer officer position of Association upon death

QUESTION:

Why do you register these in California?

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How to Set Up a UNA and Why It Matters

ANSWER:

Our personal experience dates back to the 1980s in registered every one of them in the State of California. There are only about 20 states that offer them as an entity of choice. California has very strong codes and does not list them publicly on their site. The private nature of these organizations are truly kept private.

QUESTION:

How much time does it take to setup a UNA?

ANSWER:

If you select a pre-registered name off our list, you will receive your documentation the next business day. If you want to register your own custom name the process takes 7 days.

QUESTION:

When I setup my bank account do I use my social security number?

ANSWER:

Yes, you use your social security number only for bank identification reasons but all tax reporting goes to the account owners EIN which is the exempt EIN number.

QUESTION:

Is it possible to transfer that money from a UNA to my personal account?

ANSWER:

You want to avoid using an account tied to your social security number. The UNA is a private bank account and all bills can be paid out of it directly.

How to Set Up a UNA and Why It Matters

QUESTION:

If I end up taking citizenship in another country, how do I move these funds and continue to protect them?

ANSWER:

These associations are international.

Credit Cards and Personal Liability

QUESTION:

Do Unincorporated Nonprofit Associations have liability?

ANSWER:

No, there is no liability for individual members. They are a private member association protected by the organization.

QUESTION:

Can I use my credit cards?

ANSWER:

Yes, you still receive all government benefits and can use your social security number for receiving credit cards and loans.

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Credit Cards and Personal Liability

QUESTION:

Can the UNA eliminate property tax if it owns my property?

ANSWER:

A UNA does not exempt real estate from property tax but it can eliminate income tax from the sale of a property.

QUESTION:

I did a "google" search and I am finding things like * to form an association I need to part of a group with a similar cause and * that it cannot make more than \$5000 and * it doesn't protect you from liability, is this true?

ANSWER:

The UNA is not subject to the IRS' jurisdiction nor any statutes it publishes. If you read the last part of the tricky sentence regarding making more the \$5000 it says that you file "to be recognized by the IRS". You don't want to be recognized by the IRS! That is the entire point: to not enter their jurisdiction!

QUESTION:

Is there a risk of fraud or stolen funds by setting up a UNA?

ANSWER:

It has the exact same risk as somebody stealing funds from your corporation or your personal bank account, which is virtually zero risk. You and only you are in control of the Association and the bank personally identifies you as authorized signer on the account.

Credit Cards and Personal Liability

QUESTION:

Are there limitations on who can start one and why?

ANSWER:

None

QUESTION:

If the UNA's do not hide the assets from suing parties, why have them at all?

ANSWER:

The UNA is private and cannot be found. They are not even listed on the Secretary of State website where they are registered. Nobody can find them. They are insulated from personal lawsuits or Court actions including divorce, child support, creditors, IRS, state agencies, or anyone trying to attack you.

Who Owes the Tax?

QUESTION:

Who does the Federal Income tax apply to?

ANSWER:

The Federal income tax came into being with the approval of the 16th Amendment on February 3, 1913. It's called a "Federal" income tax because it is a tax on the Federal government and not the American citizens. The tax only applies to residents of Washington DC and Federal employees - the Federal land and it's workers. The reason why most people owe the tax is not because of the tax itself but because they sign a yearly contract with the IRS agreeing to owe the tax.

How the IRS and the Federal Reserve work Harmoniously with Each Other

QUESTION:

What is the IRS' role when established in 1913?

ANSWER:

The Federal Reserve Act was passed the same year in 1913 as part of the taxing agenda. A few private banking families own the Federal Reserve which is a private organization. The IRS' role is to collect payments on "the national debt", which is an imaginary debt created by the Federal Reserve printing money from thin air and "loaning" it to our US Treasury.

The 16th Amendment: Who Knew About it?

QUESTION:

What makes taxes mandatory? Why will the IRS send me a letter if I do not file a return?

ANSWER:

The IRS will send a letter to you for a given year if a tax return contract is not signed because A) you showed money reported to your social security number that year and B) you fall under their jurisdiction as a "taxpayer" because you established a prior contractual relationship.

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Contracts, Jurisdiction, and the IRS:

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QUESTION:

Why does the IRS manual and many Court cases say that a US Citizen is obligated to pay taxes?

ANSWER:

The IRS uses a different dictionary than you and I use. When the IRS uses the word "US citizen" they are referring to your social security number, a legislatively created fiction, lodged in Washington DC, not a citizen residing in the 50 states. A citizen living in the 50 states is titled a State Citizen or an American National. The IRS has a term for somebody living outside of Washington DC. It is a strange term called a "nonresident alien".

Contracts, Jurisdiction, and the IRS:

QUESTION:

How do so many people believe and act like the Federal Income tax is mandatory?

ANSWER:

Because it is mandatory for people who keep signing 1040 contracts! The Constitution protects everybody living in the 50 Republic States from the IRS which is a direct tax. But what makes most people liable for tax is Contract law. When you make a contract with a private organization, the IRS, and you sign under penalty of perjury, you waive your rights. You have agreed to pay a tax and you told the IRS you live in Washington, DC. That's what signing the yearly return does. You can break your contract with the IRS by submitting a Revocation of Election.

What Makes a Taxpayer, the Constitution and IRS language:

QUESTION:

If we are protected by the Constitution to pay a "direct tax" to the Federal government then how can the IRS collect my money?

ANSWER:

The IRS simply collects money that people sign a contract under penalty of perjury that they owe. Part of the process of signing contracts with the IRS is that the person is communicating that the tax applies to them.

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QUESTION:

I heard that taxes are voluntary? Am I protected from paying a tax to the Federal government?

ANSWER:

The US Constitution of 1789 still is in effect today. In Article 1, Section 9, Clause 4 of our Constitution exists a protection against a Federal tax on all American people residing in any State in the Republic. In 1790, there was an agenda to place a National government in a corporate territory of 10 square miles naming it Washington DC. It became a separate jurisdiction other than the Constitutional Republic. So, when the 16th Amendment was passed, a law applying only to residents of Washington DC and Federal employees, it is when people volunteer to sign a contract with the IRS they forfeit their Constitutional right.

What Makes a Taxpayer, the Constitution and IRS language:

QUESTION:

Are taxes voluntary? How do I not pay taxes anymore?

ANSWER:

The IRS calls filing a tax return as making "an election". To stop filing tax returns you send the IRS a revocation of election, reinstating your nontaxper status in that you A) do not live in Washington DC and B) do not work for the Federal government.

QUESTION:

Would my w2 income show up as income with the IRS since it is attached to my SSN?

ANSWER:

Any money connected to your SSN is reported to the IRS. However, it is not defined as "income" that you have received. What has made you liable for taxes to the IRS is the day you signed your first 1040 contract. You made a private agreement with the IRS saying that you live in Washington DC and the tax applies to you. If you remain in that status (as a "taxpayer" living in Washington DC), without rebutting the assumption you first made by filing your first 1040 contract, then as a w2 employee the IRS is recording payments made to your SSN and will continue to assume you will remain filing 1040 contracts with them for any money received.

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The Power of the Revocation of Election (ROE)

QUESTION:

Can I remove myself from the IRS's jurisdiction and revoke my contract with them and can I stop reporting money to my social security number?

ANSWER:

You can remove yourself from the IRS jurisdiction by sending them a Revocation of Election affidavit and you can remove reporting to your social security number by forming an Unincorporated Nonprofit Association.

QUESTION:

If I submit a W4 using the Exempt declaration under line 4c, why is filing a ROE also necessary?

ANSWER:

By submitting a W4 form you are claiming Exempt with your employer, but all that does is tell the employer to not withhold any taxes on your behalf. The withholdings your employer has been doing is a prepayment for a tax you plan on filing at the end of the year. By claiming exempt with your employer you are instructing them to not withhold money from your check. The ROE (Revocation of Election) is sent to instruct the IRS that you do not live in Washington DC and do not work for the Federal Government so the tax laws do not apply to you, of which you will not be donating anymore. From that year forward you will not be filing a return because you do not fall under the jurisdiction. Without filing the ROE you remain under their jurisdiction, and it is probable that may hear from the IRS if/when you do not file a return. By putting them on notice of your ROE, and keeping proof they received it, they can not lawfully proceed on you and will have to refrain from contacting you.

The Power of the Revocation of Election (ROE):

QUESTION:

Does submitting an ROE also release me from paying state income taxes as well?

ANSWER:

Filing the ROE technically does not release you from state tax returns but the state "income" tax agencies get their jurisdiction from the IRS codes. I haven't heard of anybody filing a ROE that has received notice from the State taxing income taxing agency and most likely you will not.

QUESTION:

If I do the Revocation of Election, at that point would I be personally exempt from filing federal income tax? If so, why the need for the unincorporated organization?

ANSWER:

Yes, you are reversing the contract you made with the IRS at a younger age when you filed your first return (contract). You are affirming that you do not live in Washington DC nor do you work for the Federal Government. The UNA allows you to stop receiving money in your social security number or any entity associated with it. It provides anonymity and protection from any tax or liability as it's not connected to your social security number.

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The Power of the Revocation of Election (ROE):

QUESTION:

If I file a Revocation of Election, do I lose my gun rights or my citizenship?

ANSWER:

Your rights are always and always been intact. You can't lose those rights. The Revocation of Election document only goes to the IRS. It does go to a governmental agency and only restates your actual standing. You are only stating that you do not live in Washington DC.

How to Legally Exit the IRS System Without Fear!

QUESTION:

I do not want to go to jail. Will this get me in trouble?

ANSWER:

People get in trouble by filing tax contracts under their social security number and lying about what they reported. Nobody gets in trouble for not signed a contract and not agreeing to have a tax liability. By using the unincorporated association you are no longer receiving money reported to your social security number making you free from any reporting.

How to Legally Exit the IRS System Without Fear!

QUESTION:

I don't believe the government follows the law and they can do anything they want. I can't quote the Creature from Jeckyl island if I am facing a jury trial. How do I stay out of Court?

ANSWER:

I have learned a principle when dealing with fear. Never disqualify a persons fear because fear is real, but most of the time it isn't true. The IRS is not a governmental agency, but rather a private organization. They are a liaison between the US Treasure (a governmental agency) and the Federal Reserve (a private organization owned by a few banking families). 100% of tax cases always deals with a person under their contractual authority in that in the past the person submitted to their jurisdiction. This lack of understanding with most people is why they feel the way they do and have witnessed or read about people going to court creating fear.

QUESTION:

What happens if I get audited?

ANSWER:

An "audit" by the IRS only occurs on a prior tax return (contract) that you have signed under penalty of perjury. There can never be an audit on a year where you did not sign a contract and admitted you owe the tax. Furthermore, a UNA will never be sent any correspondence for any reason.

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How to Legally Exit the IRS System Without Fear!

QUESTION:

What if I get harassed or the IRS just shows up and makes their demands or worse?

ANSWER:

Most Americans personify the IRS like a childhood bully who is waiting for you to come to school, snatch your lunch, and punch you in the face. The IRS is strictly an automated accounting and debt collection firm. They do not just show up out of nowhere to make anybody's life miserable. They always administratively address tax liability on prior year signed contracts or missing returns (contracts). You will know well in advance if a "revenue agent" (debt collector) is assigned to your case. As long as you reply to any notices they mail within 30 days, you will always keep the process administratively.

QUESTION:

What if they see I no longer make money? Is it a red flag that I don't report any money anymore?

ANSWER:

The IRS is just an automated accounting system. They don't have anybody watching you or have GPS on your activity. If you report no money, there's nobody that cares you show no reporting to your social security number.

Loans and Other Issues

QUESTION:

Is an Unincorporated Association subject to the BOI (Beneficial Owner Interest) report required?

ANSWER:

No, an Unincorporated Association is not subject to BOI reported because an association has no ownership. It's just like Rockefeller said, the secret to success is to own nothing but control everything. The BOI is only for organizations with ownership.

QUESTION:

How do I get a house loan or mortgage if I do not file tax returns?

ANSWER:

We have a unique process of showing paystubs and bank statements. Request an appointment with us so that we can show you how to do this.

QUESTION:

What form of payment do we take?

ANSWER:

We take credit card or debit card, but the merchant processor adds 3%. To save 3% you can send a wire, do an ACH transfer, Venmo, Zelle, CashApp, or even Cryptocurrency.

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Loans and Other Issues

QUESTION:

If I am selling merchandise and collecting sales tax and paying that to the state. Does that throw any wrinkles into the situation?

ANSWER:

Not at all, no changes if you are subject to sales tax. A UNA does not exempt you from sales tax.

QUESTION:

How long have you been doing this and coaching people?

ANSWER:

We have been operating in Unincorporated Associations and helping people set them up since 2009.

Why This Isn't Common Knowledge?

QUESTION:

A lot of your materials talk about the history of money & taxation, the scam that is the IRS, I have no issues or real interest in that. I understand and accept all that. I remain confused as to why this isn't more widely adopted or known about?

Why This Isn't Common Knowledge?

ANSWER:

Well, everything shared with you is the true foundation of American taxation. It's indisputable. The biggest factor is that people, in general, do not understand that IRS liability exists by prior tax contracts that people have entered into and without that foundational knowledge they are conflicted when hearing that income taxes are voluntary. In addition, UNA's are private so very few people realize they even exist and so finding a solution to a voluntary system is illusive to many.

QUESTION:

Why isn't everybody doing this?

ANSWER:

Because we all have been taught we owe taxes and once we signed a tax contract we unknowingly admit we are a taxpayer when most of us are not. Only through educating yourself with American taxation history will people wake up from the deceit.

QUESTION:

This sounds too good to be true.

ANSWER:

It's actually too bad to be true that many people believe they owe a tax and donate money which they have never owed.

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