

TAX-FREE Access to Your Retirement Funds? Absolutely!

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Worried about the taxes that will be assessed to your retirement funds? You needn't be. Believe it or not, many people, regardless of how much they draw from their retirement accounts, do so completely tax-free! How? Quite simply, they were advised to put their money in "non-qualified" accounts which, under existing tax laws, can be accessed without creating what the IRS considers a "taxable event." Since

those funds are not considered to be earned, passive, or portfolio income, they do not affect taxation of Social Security benefits in any manner.

Additionally, retirees age 70½ and beyond have no minimum distribution rules, and upon death, their named heirs will receive any remaining funds, income-tax free. Maryland Code, Section 7-203 also exempts such heirs from state inheritance taxes.

Over our years of consulting with people regarding their retirement planning, we have discovered that the majority have bad advisors who expose them only to 401(k)s, 403(b)s, 457s, traditional and Roth IRAs. No wonder so many retirees wonder whether it was theirs or Uncle Sam's retirement they spent all those years saving toward.

Act Today for a Tax-Free Tomorrow!

The passage of the Economic Growth and Tax Reconciliation Act of 2001 allowed American taxpayers to enjoy some of the lowest marginal tax rates in recent history. However, the lower rates came with the catch that they would expire on January 1, 2011.

Now the federal government is in dire need of raising more revenue than ever to meet its interest obligations on our humongous deficit; begin paying



down the principal on the deficit; and fund Social Security, Medicare and Medicaid, all of which have massive amounts of unfunded liabilities, with even more pressure looming as more than 70 million boomers prepare to enter these systems.

With taxes being Uncle Sam's largest source of revenue for meeting these obligations, anyone—regardless of political persuasion—would frankly be

fooling themselves to think that future tax rates are headed anywhere other than up.

The good news is that those whose funds are not taxable need not worry about tax rates. Laser Financial Group is sponsoring a **free** workshop on this topic in Kensington, Md., on Saturday, January 16, 2010, at 11:30 a.m. Regardless of where you are in your planning process—or even if you are already re-

tired—you will likely glean some useful, practical, simple, proven techniques and strategies to assist you in your planning goals.

Please note that this **is not** a tax-loopholes workshop. You will be exposed to legitimate choices within federal tax laws that you can utilize to address one of the biggest issues facing most American retirees—taxes!

Attendees will receive complimentary

copies of the eye-opening book *Is Your 401K A Trap?* As usual seating is extremely limited and is available on a strictly first-come/first-served basis. Please call (301) 949-4449 or visit www.laserFG.com to reserve your seat now! 



A senior financial strategist with Laser Financial Group, Samuel is an accomplished personal finance expert and author with years of experience in retirement-tax planning. He regularly contributes to and is featured by various media outlets, including TV and radio. To schedule your complimentary consultation, sign up to receive his free weekly columns, or book Samuel to speak to your group, please call (301) 949-4449 or visit www.laserFG.com.

**"There are two systems of taxation in our country:
One for the informed and one for the uninformed."**

—Judge Learned Hand (1872-1961) U.S. Court of Appeals

Learn how to:

- Access your money, tax-free
- Avoid tax on Social Security benefits
- Transfer to heirs, income-tax free

Attendees will receive a complimentary copy of the eye-opening book: *Is Your 401K A Trap?*



Join us Saturday, January 16, 2010 at 11:30 a.m. @ The M&T Bank Building in Kensington, MD

Please reserve your FREE seats today! Limited seating.

301.949.4449 / www.laserFG.com