

Enjoy Your Retirement Income Completely **TAX-FREE!**

We're Talking Both Federal *and* State

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One of the very few areas in which every credible expert agrees—irrespective of their political persuasion—is that, given our nation's current fiscal landscape, it is impossible for income taxes to remain at today's historically low rates. In order for America to sustain our unprecedented and astronomical national debt, budget deficit, and the ever-increasing unfunded liabilities of Social Security,



Medicare, and Medicaid, taxes will have to increase. There's just no question about that.

This outlook is particularly critical to folks readying for retirement who have the bulk of their nest eggs in the form of yet-to-be-taxed programs like 401(k)s, traditional IRAs, and some annuities, because higher taxes mean you will have less income to spend. In an attempt to lessen the blow and prevent a sharp decline in their standards of living, many retirees resort to relocating to states with no income taxes. We find this troubling and unnecessary because there's another way!

Did you know that under current tax laws, there is a rather simple means by which you could avoid paying any federal income tax whatsoever? And just to be clear, we're not talking about any of those crazy loopholes here.

- Simply by funding specific nonqualified vehicles under Title 26, you could access those funds without creating what the IRS deems a "taxable event"—meaning you get to enjoy every penny, completely income-tax free!

- And, since these funds are not considered to be earned, passive, or portfolio income under the 1986 Tax Reform Act, they do not affect the taxation of your Social Security benefits in any manner.

- Additionally, retirees age 70½ and beyond have no "minimum distribution" rules to follow.

- And upon death, your named heirs will receive any remaining funds, completely income-tax free. Maryland Code, Section 7-203 also exempts such heirs from state inheritance taxes.

What is even better and pretty amazing is that of the 41 states that impose income taxes, 35 of them use the federal Adjusted Gross Income (AGI) as the starting point for assessing state income tax. And since funds taken from the nonqualified options we described above are NOT included in the calculation of the federal AGI, you avoid paying any state income taxes simply by exercising this legitimate choice afforded by federal **and** state tax rules. Isn't simplicity elegant?

By the way, we're not saying you shouldn't relocate, but it should be for reasons other than escaping income taxes. The million-dollar question is how many so-called financial professionals—let alone retirement investors—are aware of this empowering information? After a lifetime of hard work, shouldn't you be in complete control of your money?

Regardless of where you are on the retirement planning prism (and even if you're already retired) we invite you to join us for an eye-opening, and completely no-obligation workshop on Saturday January 15, 2011, at 11:30 a.m. to learn more, get your questions answered, and eliminate most of the guesswork so that you can count on a truly comfortable retirement. The workshop will be held at the Holiday Inn in College Park, MD, next to Ikea, off of exit 25A.

Admission is free, but seating is extremely limited, so you must reserve your seat now by calling 301.949.4449 or visiting LaserFG.com. All attendees will also receive complimentary copies of the

acclaimed book, *Five Mistakes Your Financial Advisor Is Making*. 



A senior financial strategist with Laser Financial Group, Samuel N. Asare is an accomplished personal finance expert, a Chartered Retirement Planning Counselor, a Chartered Mutual Fund Counselor, and author with years of experience in retirement income

planning. He regularly contributes to and is featured by various media outlets, including TV and radio. For your complimentary consultation, to sign up to receive Samuel's weekly columns, or simply for great retirement insights, call (301) 949-4449 or visit www.LaserFG.com

A Completely **TAX-FREE** Retirement Yes, There's a Simple, Legal Means to:



- Accumulate and access your income, tax-free even before age 59 ½
- Avoid any "Required Minimum Distribution" rules beyond age 70 ½
 - Avoid taxation of your Social Security benefits
- Transfer any remaining money to your heirs, income-tax free

Join us for a **strictly educational, no-obligation** workshop and receive a complimentary copy of the acclaimed book:

5 Mistakes Your Financial Advisor Is Making.

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RESERVE YOUR FREE TICKETS TODAY!
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