

Thoughtful Tax-Free Retirement Solution

Would you like to create \$50,000 - \$100,000 annual retirement income that you do not report on your 1040 Income Tax return and is Tax-Free?

[turn 5 annual payments into a lifetime of financial security]

Tax Payable	Tax Avoidable
1. Federal Income Tax [10% - 37%] State Income Taxes [if applicable]	No Taxes
2. Medicare Withholding [1.45% + 0.9%]	No Taxes
3. Long Term Capital Gains [15% to 20%]	No Taxes
4. Affordable Care Act Tax [3.8%]	No Taxes
5. Social Security Income Taxation	No Taxes
6. Medicare Premium - Part "B"	No Taxes
7. Required Minimum Distributions [starting @ age 72]	No Taxes

You pay these taxes on retirement income from tax deferred savings accounts

You can avoid these taxes on retirement income from thoughtful designed IUL contract

Would You Rather Over-Pay IRS or Keep Tax Savings Yourself?

Thoughtfully and Legally Manage Cash Flow Taxation

Contact Gary LoDuca for a confidential and no cost illustration

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Thoughtful Tax-Free Income (TTFI) - Unique, Compelling & Time-Tested

Most professionals only save 9% of their income for retirement, whereas they should save 30% or more to properly fund the non-working years they envision. Did you finance your home, or did you purchase outright with cash? Leverage (loans) works best to purchase appreciating assets like houses or income producing business assets instead of paying cash.

Do you realize that nearly all private equity and hedge funds use low cost leverage to increase investment returns? Would you like to get \$3 to \$1 match on your savings contributions? You can! We show you how to thoughtfully increase your retirement savings contributions! Thoughtful Advisors partners with a specialized provider for individuals or households earning \$100,000 or more per year. We bring Wall Street finance ethically to Main Street USA. If you could create up to 60% - 100% more income (than you could save on your own) for retirement AND immediately improve the financial security of your family, would you want to learn how?

What is TTFI?

TTFI is available to individuals or as a non-qualified employee benefit. It allows clients to maximize their savings dollars with the opportunity for pension-like recurring tax-free cash flow in retirement. TTFI overcomes traditional retirement issues that limit successful savings:

1. Limits on annual contributions
2. Large contributions are simply unmanageable for many successful earners until they reach their fifties or sixties
3. Investment market corrections and crashes impair overall returns

Our \$3 to \$1 match makes the most of your savings dollars. It creates a larger savings amount that compounds so you can make up for lost time. It provides market gains without market losses. Compounding rates of returns are more efficient with downside loss floor protection.

How It Works

Client or employee funds five annual payments to their plan. Those payments are combined with low-cost non-recourse bank financing that adds approximately 75% more to the contributions. Low-cost overfunded life insurance policy is the sole security for the loan. Non-recourse loan means the client, employee or business does not sign loan documents and has no responsibility for the loan. Thoughtfully combining low-cost bank financing with top-rated low commission insurance companies and proprietary insurance contracts, provides a much higher probability of achieving savings goals ahead of schedule, while also protecting against the “what if’s” that happen in life.

Bottom line... TTFI provides:

- More Money - substantially more tax-advantaged income for retirement years
- More Protection - if something happens unexpectedly to interrupt savings contributions
- More Confidence - that your retirement cash flow survives economic downturns

Next Steps

Contact [Gary LoDuca](#) at [Thoughtful Advisors](#) by calling [813 251-2600](tel:813-251-2600) or email thinking@thoughtfuladvisors.com to learn how to improve the financial security of employees or individuals and how much tax-free income could be added to retirement cash flow using this unique non-qualified retirement plan solution.