
TAX-FREE RETIREMENT INCOME



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Getting the most out of your money isn't easy if you don't have an expert retirement planner giving you good advice. In order to prosper, you need leadership, you must be open to change, you must create a better plan and commit to it.

Complacency and procrastination come with substantial and unnecessary financial consequences that result in losses of tens of thousands of dollars. Your greatest exposures are taking too much risk in the stock market, especially in retirement when your paycheck stops and not having a strategy to eliminate taxes on the income you receive from your IRA, 401(k), or 403(b). You'll end up paying taxes on that money until you and, if married, your spouse dies. Then your children will pay taxes on the amount they will inherit. It's like having a mortgage on your home that you can never pay off.

Doing nothing is the worst option because you will have to pay income taxes until you die. Or you can take advantage of an exit strategy that will save you tens of thousands of dollars in taxes, generate tax free income for life, provide money for critical care (home health care, assisted living, nursing homes) and create a tax free inheritance for your children and grandchildren.

This hybrid plan can be arranged with flexible premiums that can be ongoing, short term, or done with a single payment.

The amount available for tax free income and tax free critical care is dependent on your age and the amount of planned premium or single payment. Severe health issues may affect eligibility. But there is a surprising amount of people with health issues that have qualified.

Money can be used from CDs, large savings, stock redemptions, 1035 exchanges, IRA minimum distributions, inheritances and IRAs.

For example, a 60-year-old woman deposits 100K. She would get \$225,000 tax free death benefit for her heirs (versus giving them the 100K that is taxable). Her LTC or

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critical care benefit would be \$9,350 per month **tax free**. All unused funds go to her heirs **tax free**!

Many consumers are finding **tax free** income, critical care, and inheritance benefits highly desirable. They provide solutions to stopping taxation, providing tax free income for life, tax free critical care benefits, and assuring your spouse or children don't pay taxes on their inheritance. Last, many plans come with a money-back guarantee without charges, fees, or penalties.

Secure your future by planning now. Call Lifeguard Financial at (440) 942-1936 for more information and to see which plan is right for you.
