

# Retire Early, Healthy and Tax-free

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Tax free savings

Funds during illness (cancer, stroke, disability)

Retire and plan early

Long term wealth strategies

Long term health plans

# Retirement plan you own

- Tax free savings during withdrawal and distribution
- Grow with the market but with zero market risk
- Access to 70-90% of the face value when sick
- Long term care funds, prevention and costs
- Cancer funds, prevention and costs
- Disability funds, prevention and costs
- Purpose driven life
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# Long-term goal

- Retire early, healthy, tax-free and with funds during illness
- Save tax-free, long-term
- Access to funds during terminal, chronic or critical illness
- Focus on the One thing that can produce extraordinary results
- Innovate in all aspects of your life
- Follow a system suited for your personality
- Be significant in the way you live your life

# The Present Situation

- 50% tax and penalties from state and federal for retirement savings at 59.5 yrs old or below
- Reallocate your tax refund for your monthly savings plan
- Reallocate your life insurance to Equity Index Universal life Insurance with full living benefits
- Earn the income you deserve
- Your mind-set determines your earning potential
- The system that can bring you extraordinary results

# Development up to present

- Your choices, what is the norm, what are good for your savings plan
- 401k is 101k, not planning early is leaving half of your savings to taxes, unknown health care costs, funds to access from \$100k or more when sick
- Choices that most workers choose do not allow growth
- Taxes and inflation are real that can reduce your savings

# Potential Alternatives

- Allocate savings to tax-free retirement strategy early with access to funds when sick
- Reallocate current insurance from term to Equity Index Universal Life Insurance with full living benefits from LSW
  - National Life Group, contact Connie 408-854-1883 for agents near you in 50 states [motherhealth@gmail.com](mailto:motherhealth@gmail.com)
- Reduce costs associated with disability and long term care insurance with retirement and asset protection from \$800 to \$200 per month
- Contact Connie for health coach and strategies before illness strikes

# Recommendation

- Recommend one or several strategies
- Give a summary of the expected results
- Name the next steps to be taken
- Delegate the various tasks