

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

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

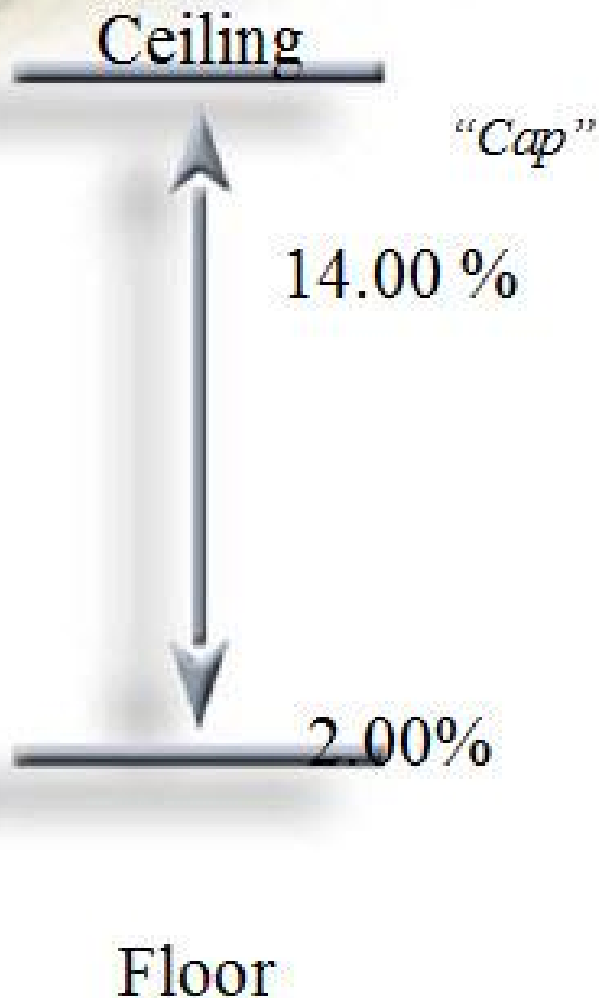
- Allocate savings to tax-free retirement strategy early with access to funds when sick
- Reallocate current insurance from term to Equity Index Universal Life Insurance with full living benefits from LSW – National Life Group, contact Connie 408-854-1883 for agents near you in 50 states
motherhealth@gmail.com
- 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

Equity Index Life insurance:

- *No age or income restrictions*
- *Guaranteed safety, exceptional liquidity*
- *Outstanding, TAX-FREE rates of return*
- *Section 7702 and 72(e)*

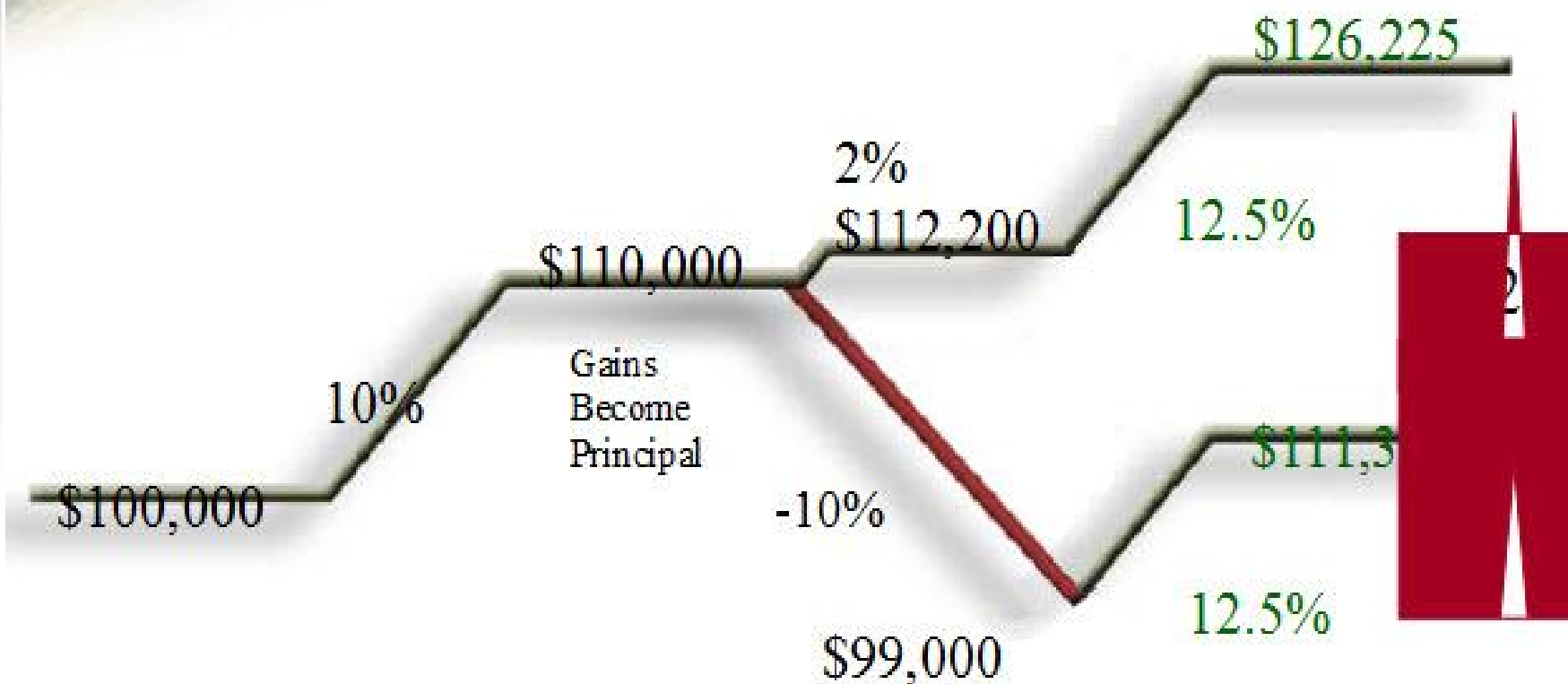
Equity Index Life Policy



Goals

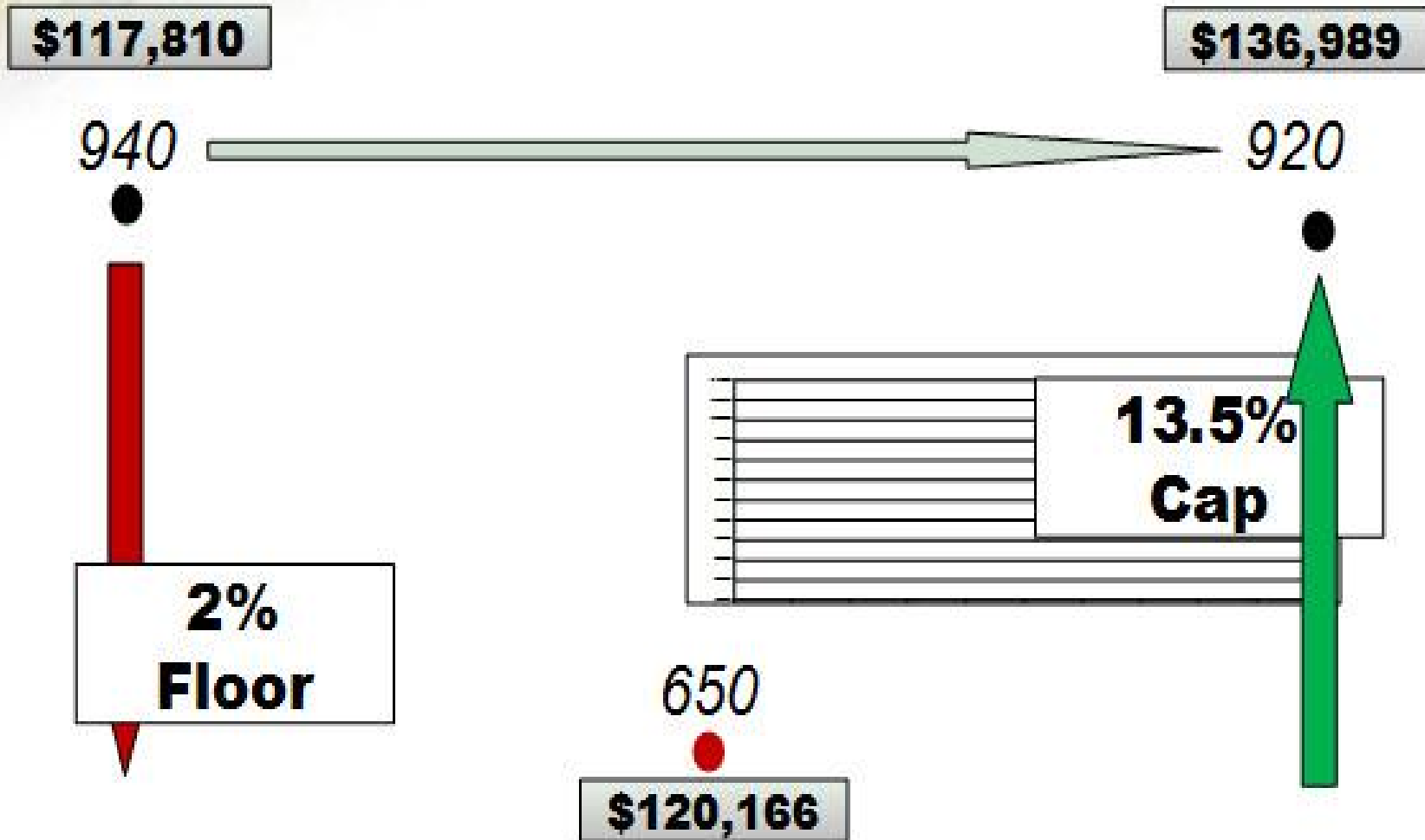
- Have the potential for market gain without risk of principal
- Use of an index like Standard and Poor's 500 or the DOW
- Guarantee of principal

The Powerful Advantage of Locking in Annual Gains

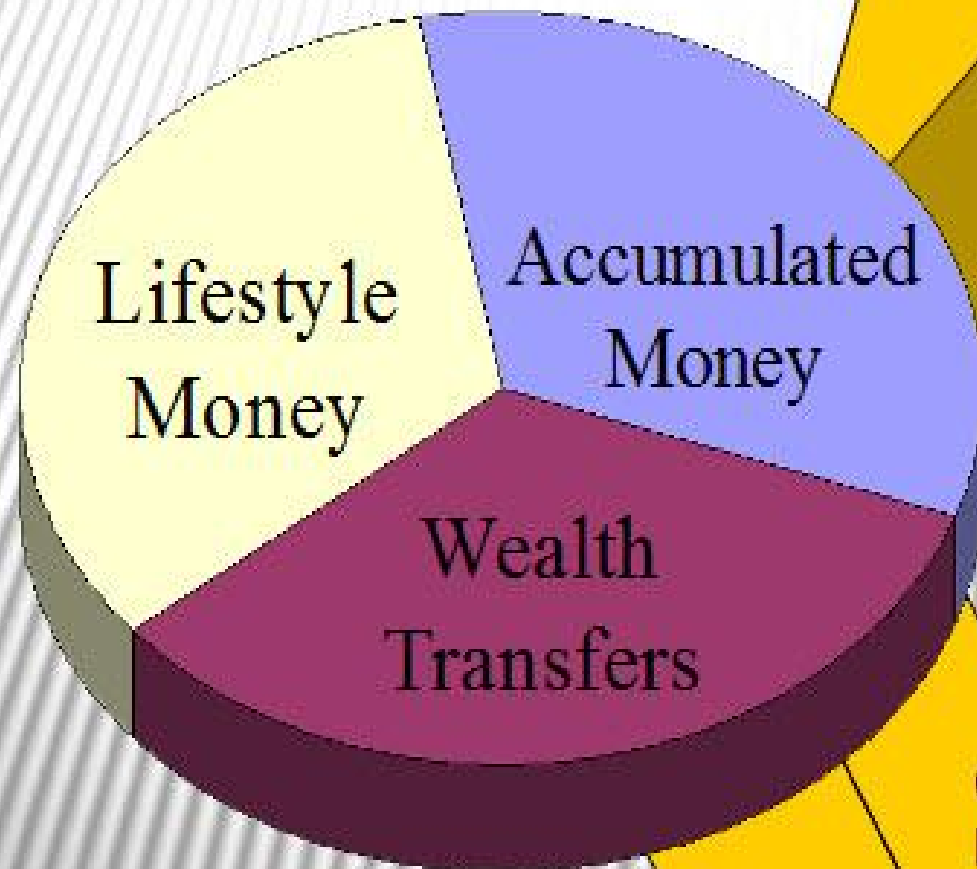


That is a \$14,850 difference because of the annual lock in and reset.

How Index Reset Works



Resources to fund an Equity Index Life Policy



Under performing assets
Savings
Excess 401(k) contributions
Old 401(k) and IRA's
Real Estate equity

Credit Card Payments
Excess Mortgage Payments
Old Life Insurance Premiums
Taxes on Social Security

Other Tax free Options (with limits)

Roth IRA: Good...but with limitations

\$5,000 max contribution per year < 50 years old

\$6,000 per year \geq 50 years old

\$0 per year if income > \$116k (single) or \$169k (married & filing jointly)

Roth 401(k): better...if you can get one

No income restrictions to contribute

Existing 401(k) contribution limits remain

\$16,500 annually total <50

\$22,500 annually total \geq 50