

21st Century Retirement Planning

Reinventing Retirement!

We Help Medical Professionals Thrive Financially!



Total Asset Optimization and Tax Protection!

Saving Tax Optimization Plan = S.T.O.P. over-paying taxes



Personal Protected Pension Plan

The Business Owner Protected Pension Plan

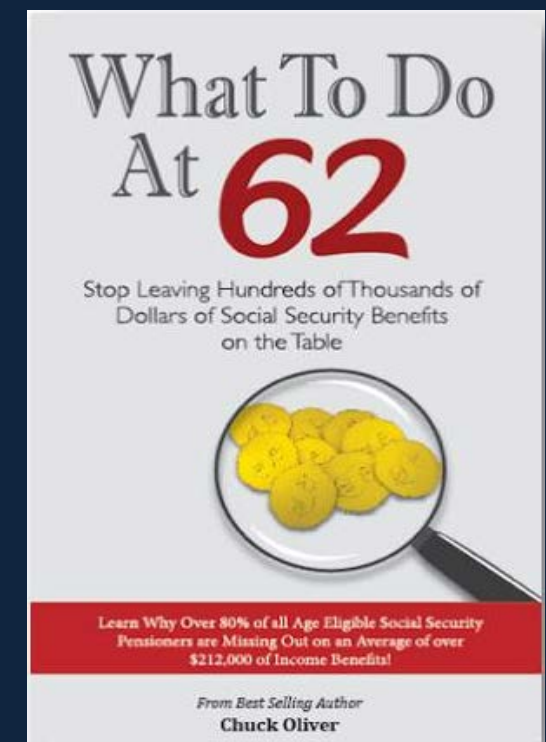
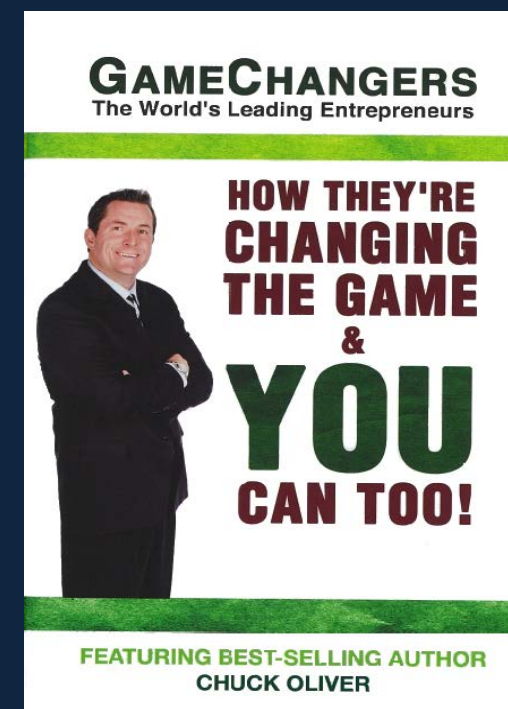
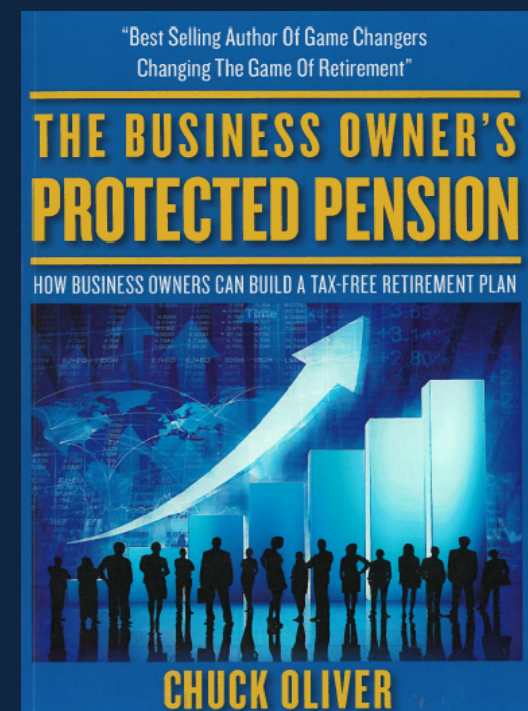
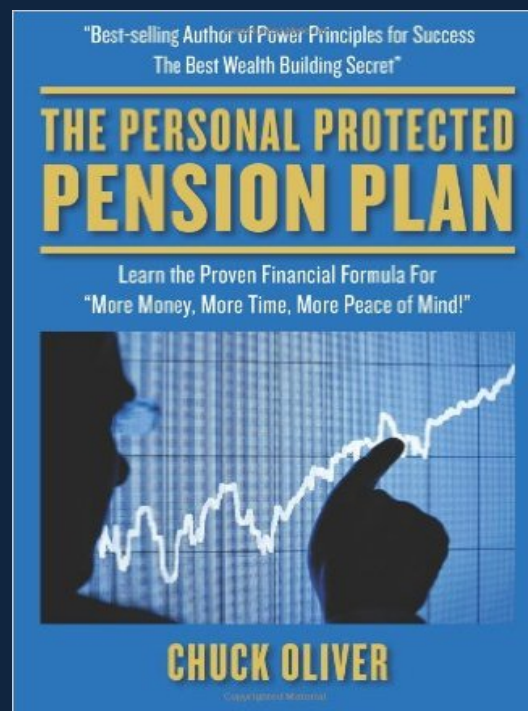
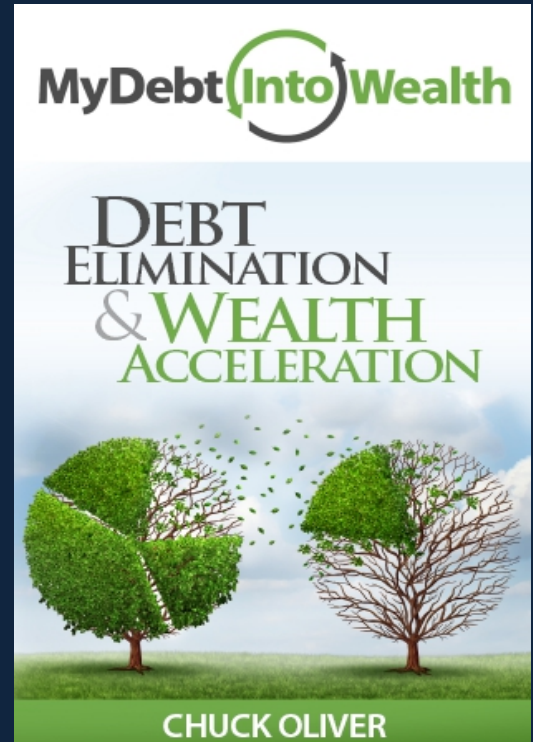
Game Changers

Power Principles for Success

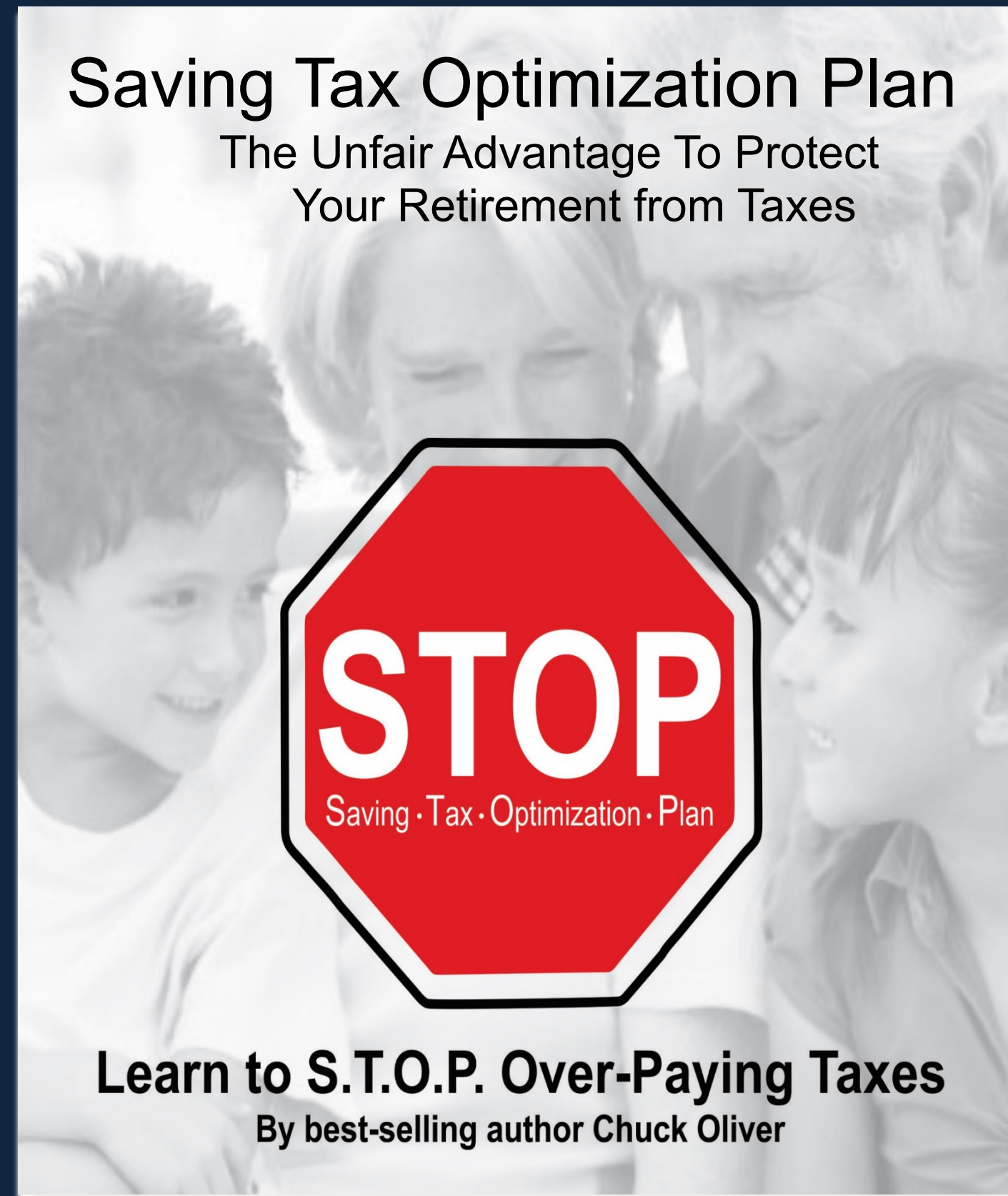
The Baby Boomer Retirement Breakthrough

What to Do at 62

My Debt Into Wealth



Newest Book to Be Released



Saving Tax Optimization Plan

The Unfair Advantage To Protect
Your Retirement from Taxes

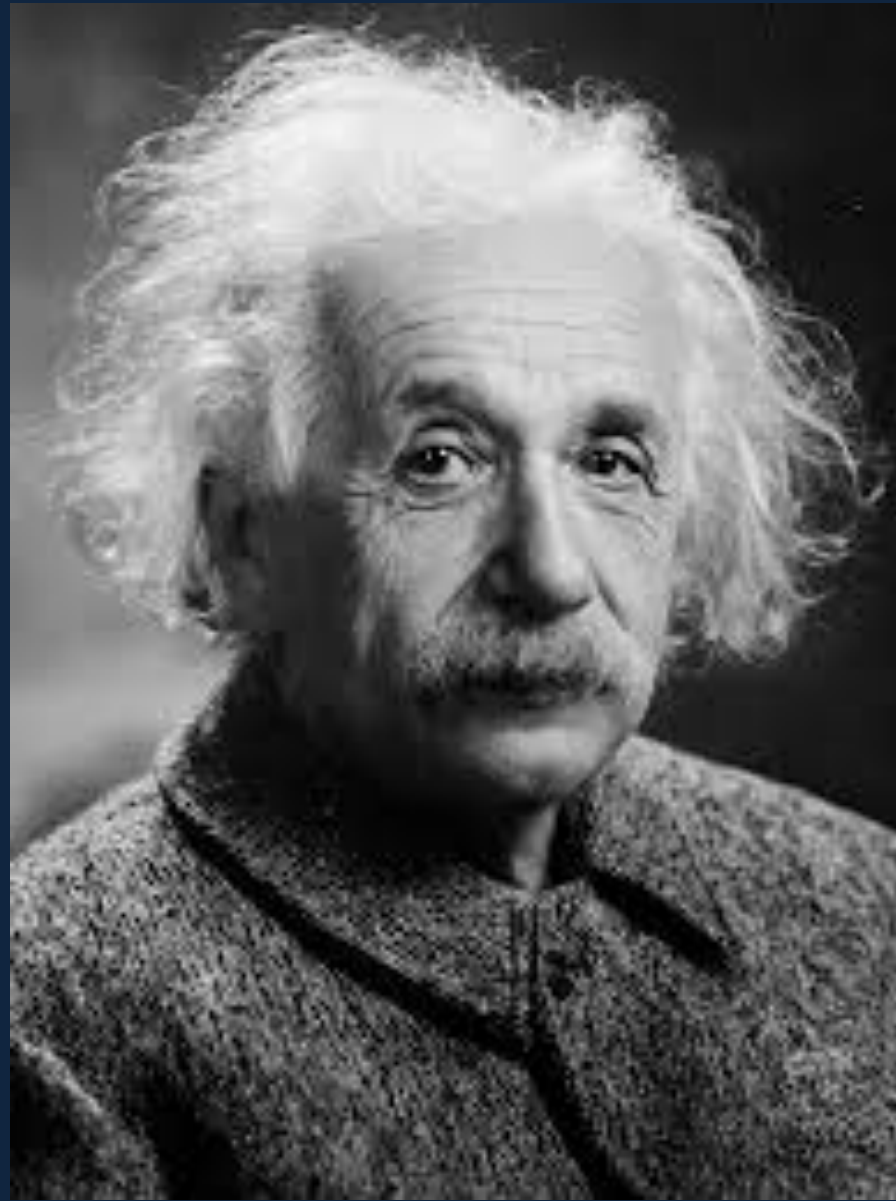


Learn to S.T.O.P. Over-Paying Taxes

By best-selling author Chuck Oliver

Lifetime Learning Commitment Agenda:

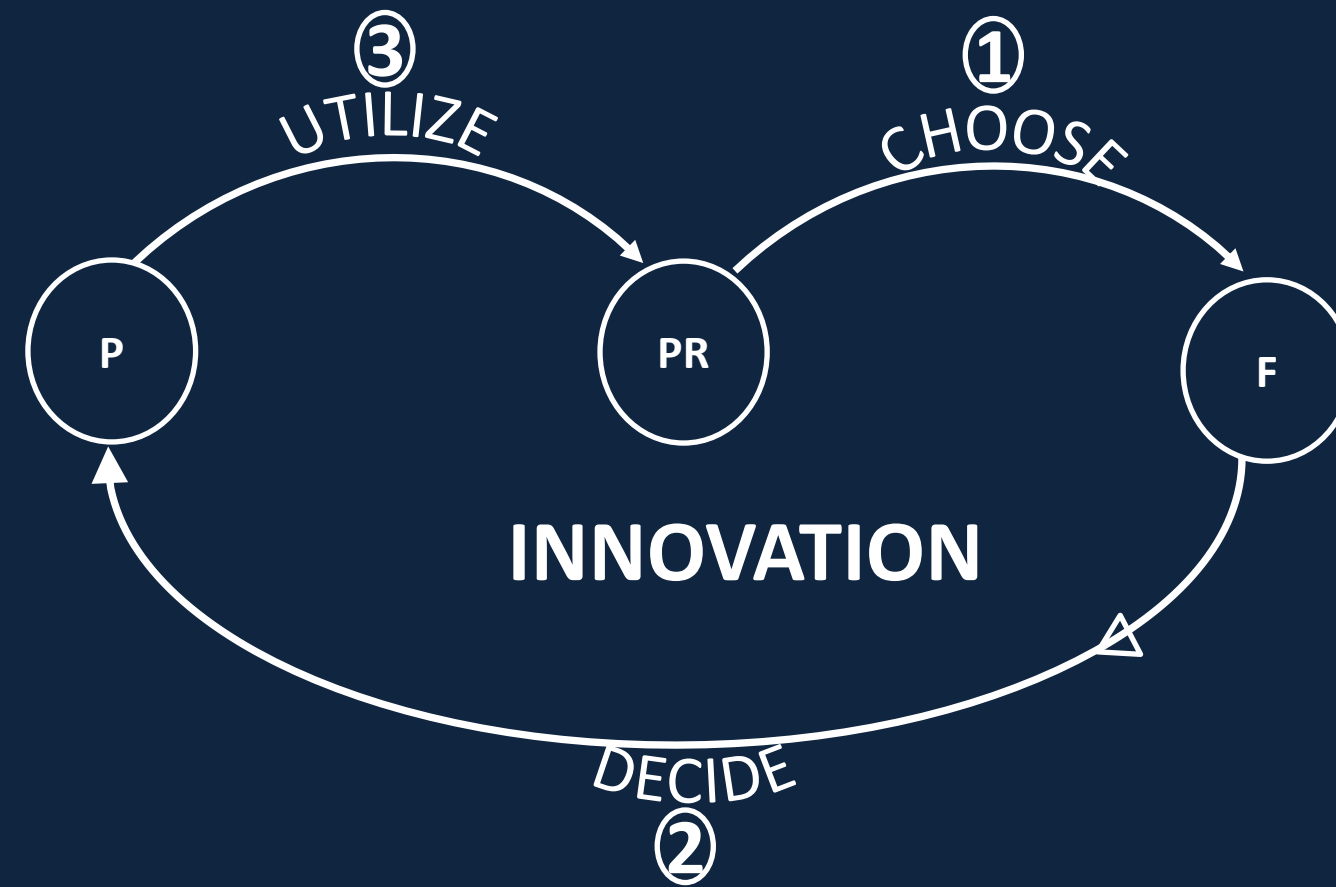
- Why 2020 is a key year to learn how to protect your money!
- Learn what is coming, what has changed and the exposure on higher income earners.
- Learn how you can set yourself up to thrive in retirement and have a lifetime and legacy of financial security.
- Medical professionals case studies.



“The world as we have created it is a process of our thinking. It cannot be changed without changing our thinking.”

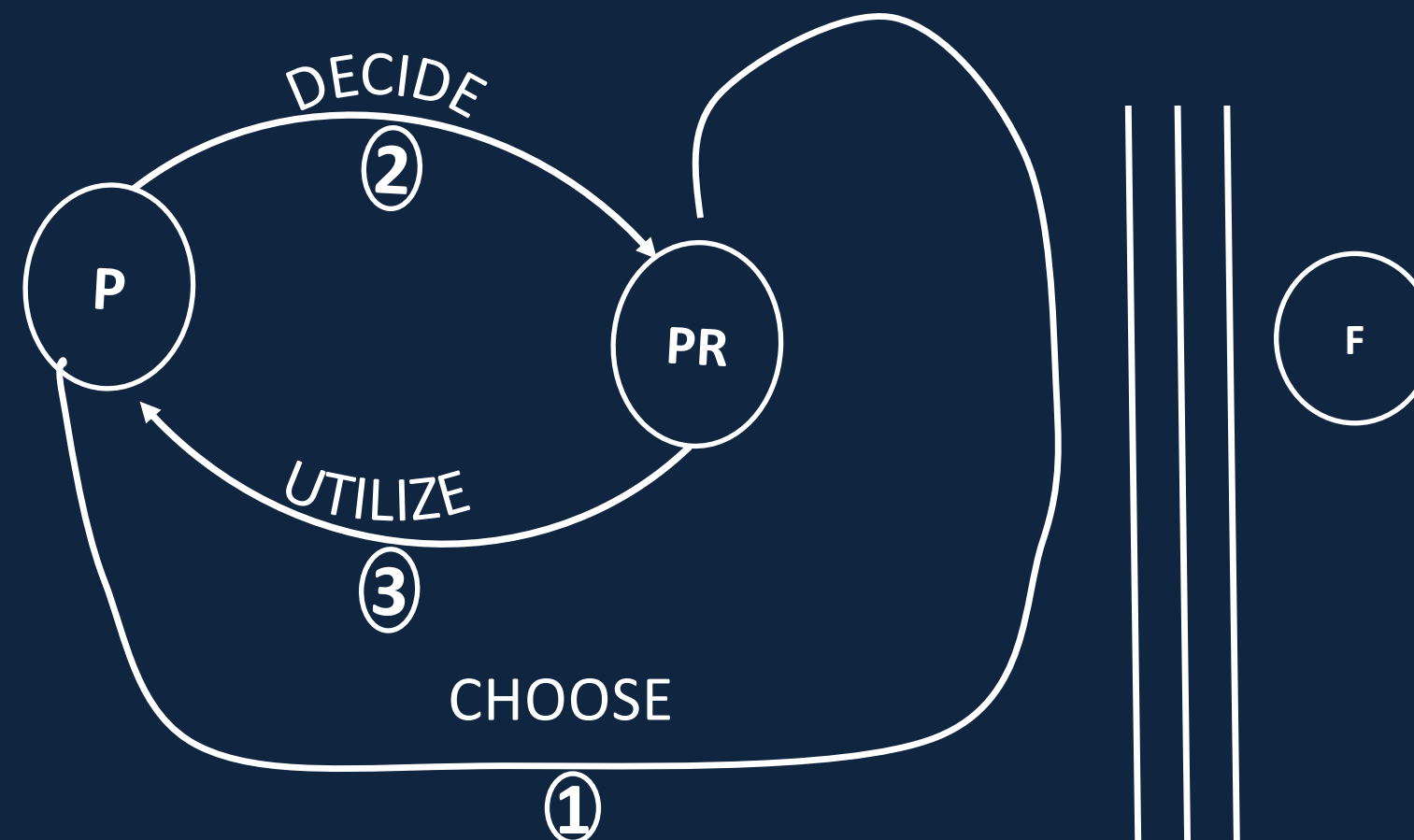
-Albert Einstein

**ABUNDANCE
(WANT)**



**“RETIREMENT
FREEDOM
CYCLE”**

**SCARCITY
(NEED)**



**“RETIREMENT
CAPTIVITY
CYCLE”**

People are feeling, confused, isolated and powerless:

Losing to Taxes

**Losing to the
stock market**

**Feeling It's Too
Late/Lack a Plan**

Seeking secure retirement alternative solutions to:

**Grow, Access and
Transfer money
Tax-Free**

**Prevent Market
Losses**

**Move savings from
401ks and IRAs**

The Hidden Wealth Solution provides the ability to:

**Thrive in retirement
Safety and Security**

**Market Correction
& Tax Protection**

**Leave a Tax-Free
Legacy**

Reinventing Retirement Reality

- Baby Boomer generation first in history to have to self insure own retirement!
- Why Timing & Shifting Strategies are essential Right Now!
- The Trump Tax Plan Saving Dates are running out!
- Protection from the unknowns & the coming election!

Reinventing Retirement Risks:

Longevity Risk

#1 Fear for Retirees

Income & Tax Rate Risk

TCJA & SECURE Act

Inflation & Interest Risk

Cost of Living & Healthcare

Sequence of Returns Risk

Current Market Conditions

Market Volatility Risk

Matching Risk with Return



SHIFTING RETIREMENT RESPONSIBILITY

Less Defined Benefit Plans

Only 7.5% of company pension plans were defined benefit, down from 85.4% in 1991.

More Defined Contribution Plans

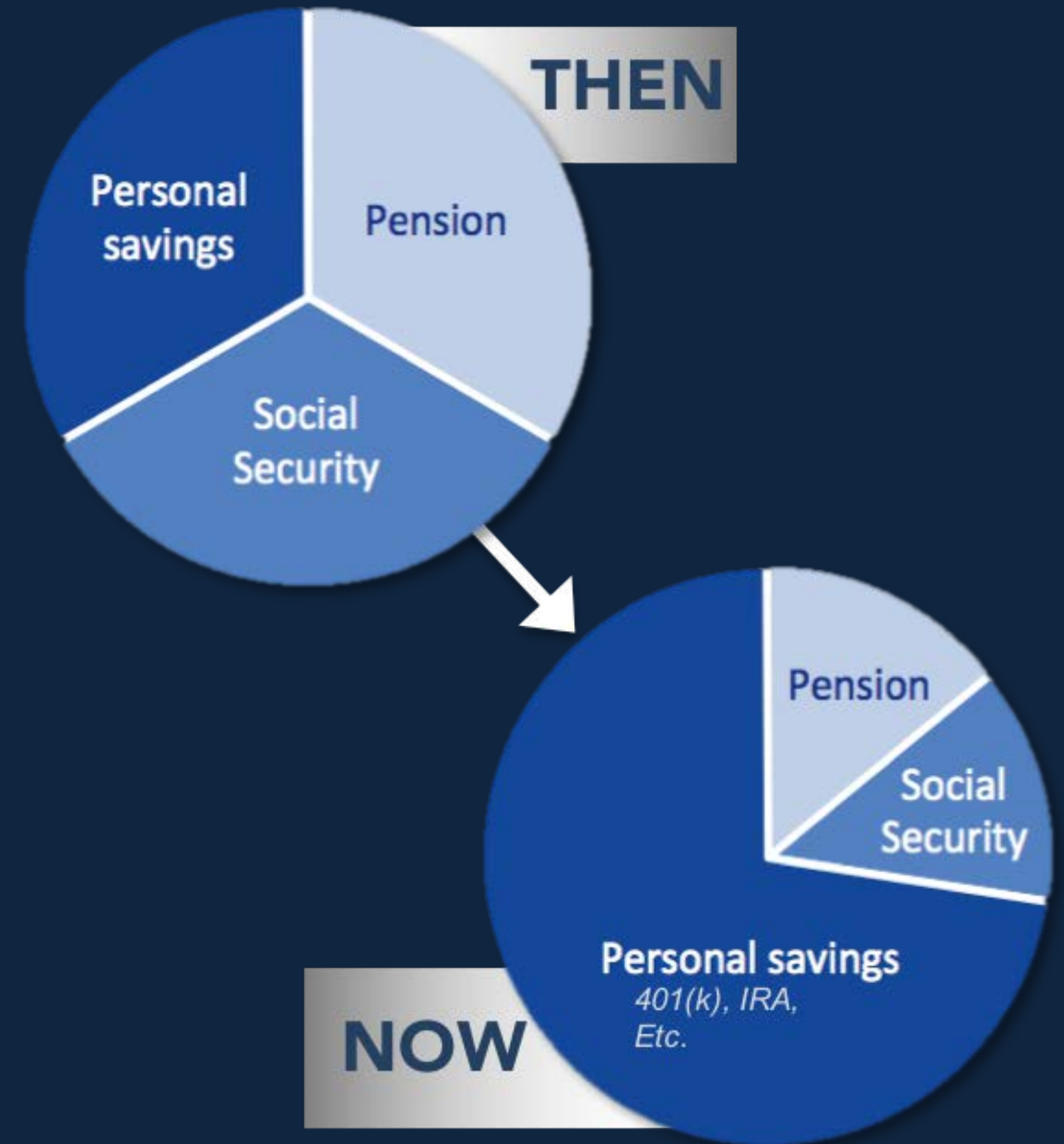
92.5% of company pension plans were defined contribution, up from 14.6% in 1991.

Income Sources Are Changing

Retirement Savings (401(k), IRA)

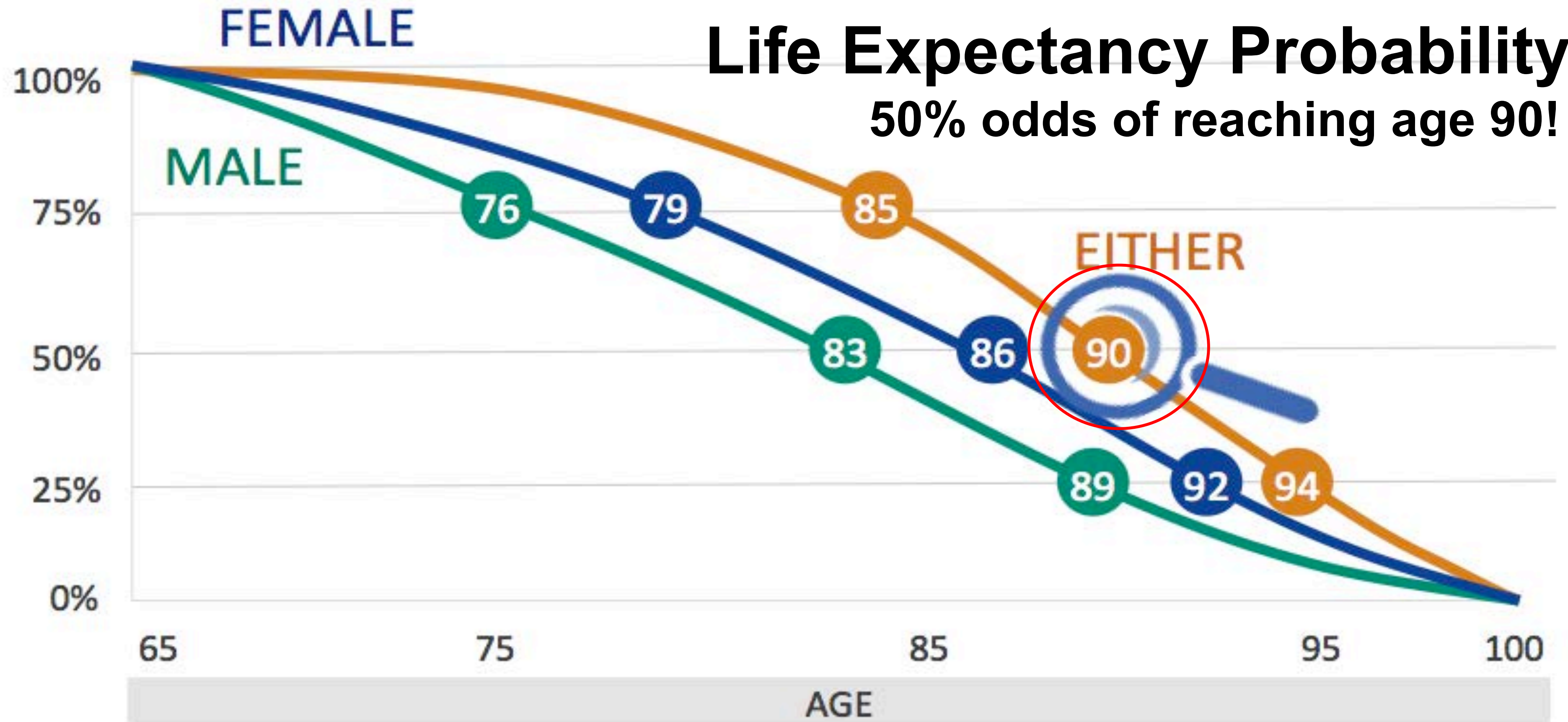
Social Security Benefits

Pension Plan



Life Expectancy Probability

50% odds of reaching age 90!



Source: LIMRA, "The Retirement Income Reference Book," 2012, 77
Note: "Either" assumes lives are independent. Health is assumed to be average in all cases

Shift Happens!

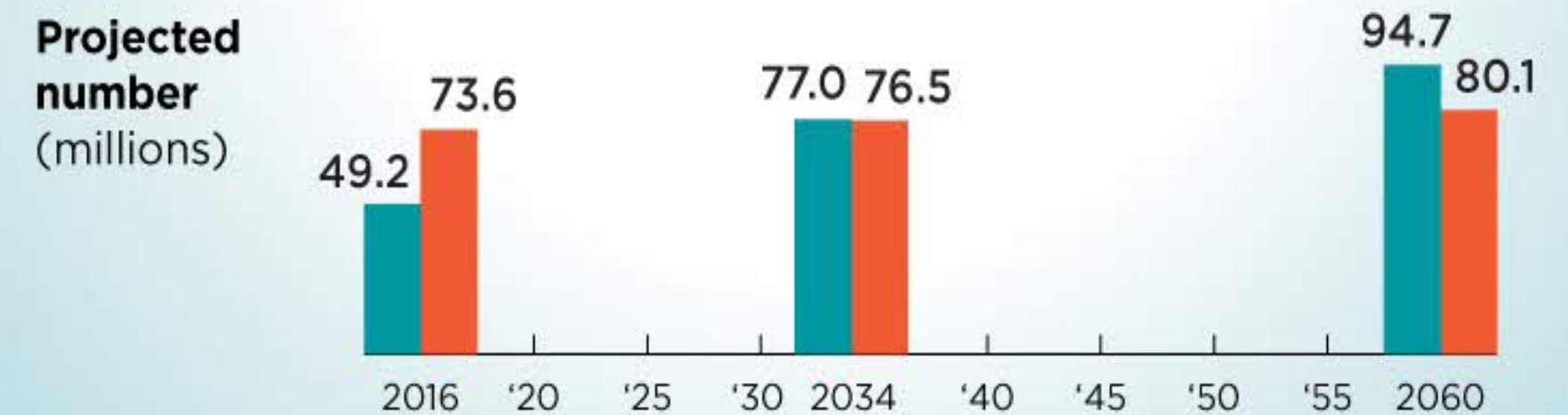
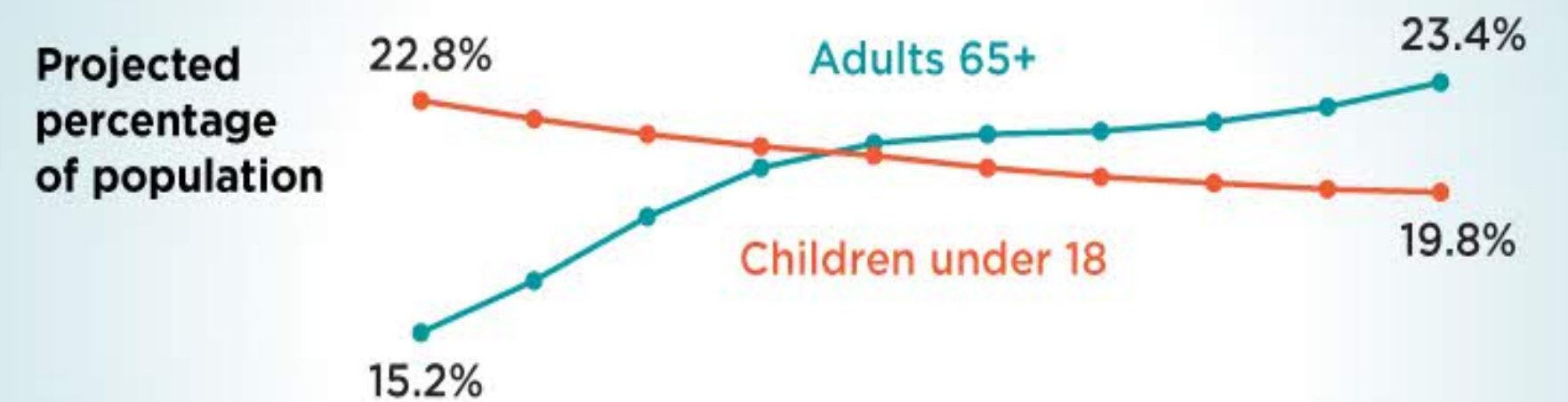
Adults 65 and older to outnumber children 18 or younger for first time by 2034



An Aging Nation

Projected Number of Children and Older Adults

For the First Time in U.S. History Older Adults Are Projected to Outnumber Children by 2034



Note: 2016 data are estimates not projections.

Rising Costs: Healthcare Costs!

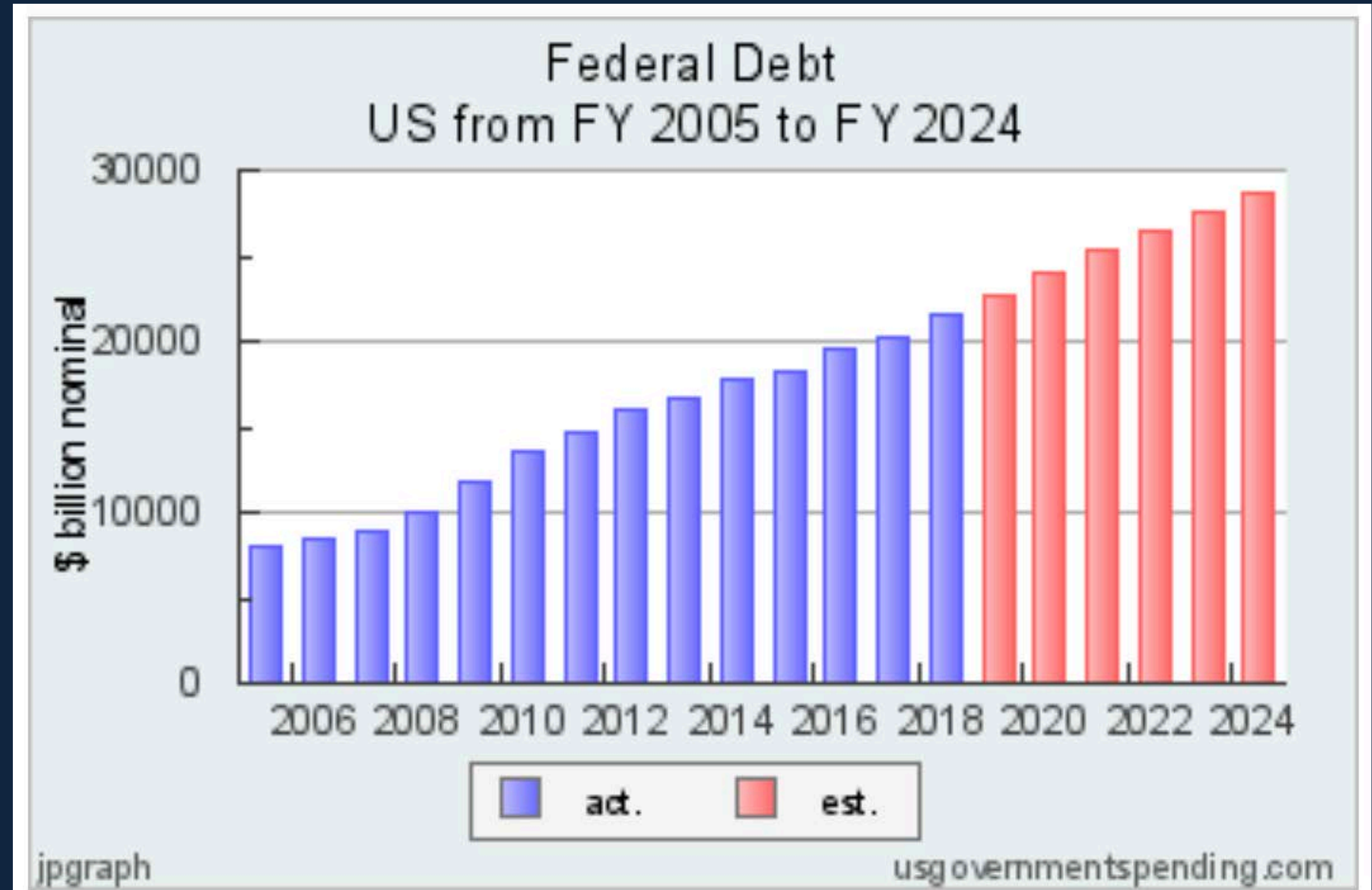
**Centers for Medicare and Medicaid Services
Reports:**

By 2027 Total spending likely will reach a staggering \$60 trillion — at least.

“The system would be funded almost entirely by tax dollars”

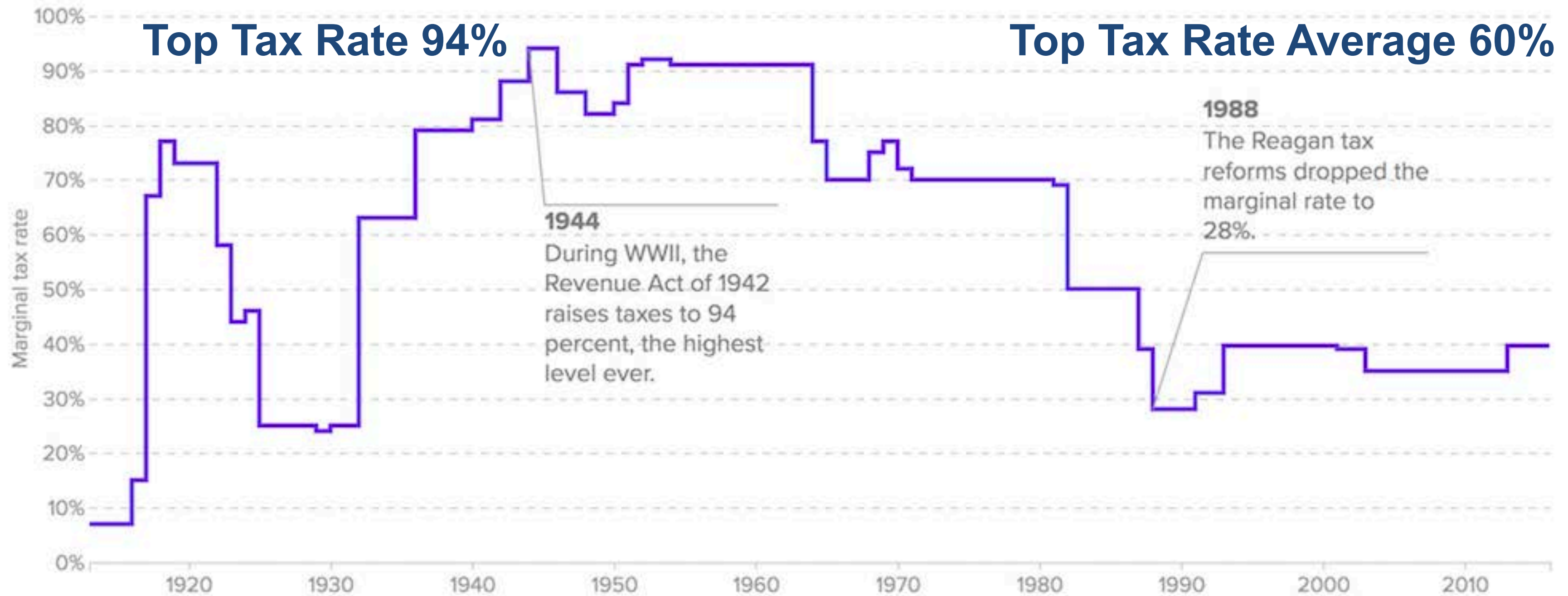
RECORD U.S. NATIONAL DEBT LEVELS

1970 - \$371B
1980 - \$908B
1990 - \$3.2T
2000 - \$5.7T
2005 - \$7.9T
2010 - \$13.6T
2015 - \$18.2T
2019 - \$22.8T



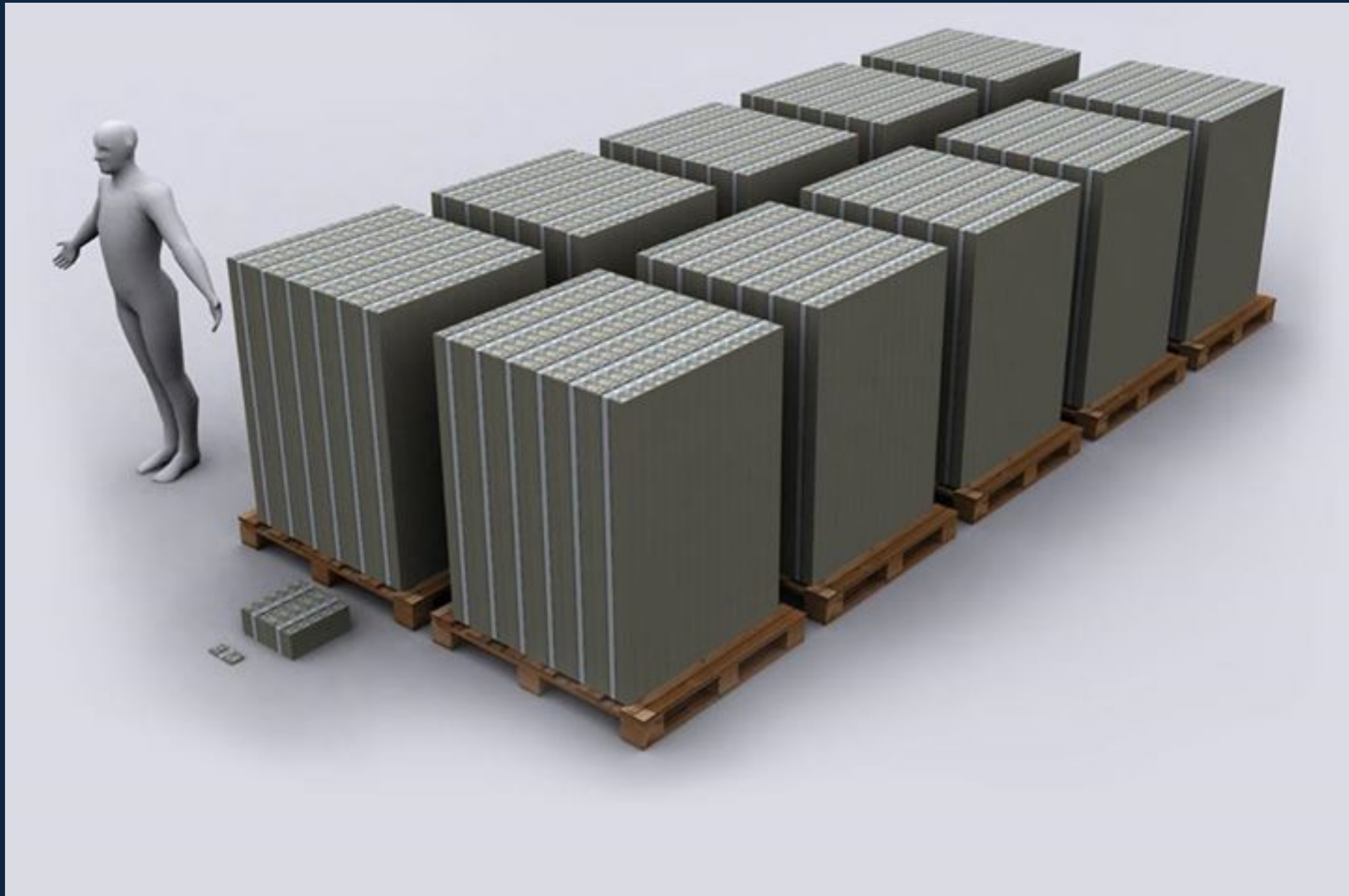
Top Marginal Tax Rate History

A history of taxing the rich

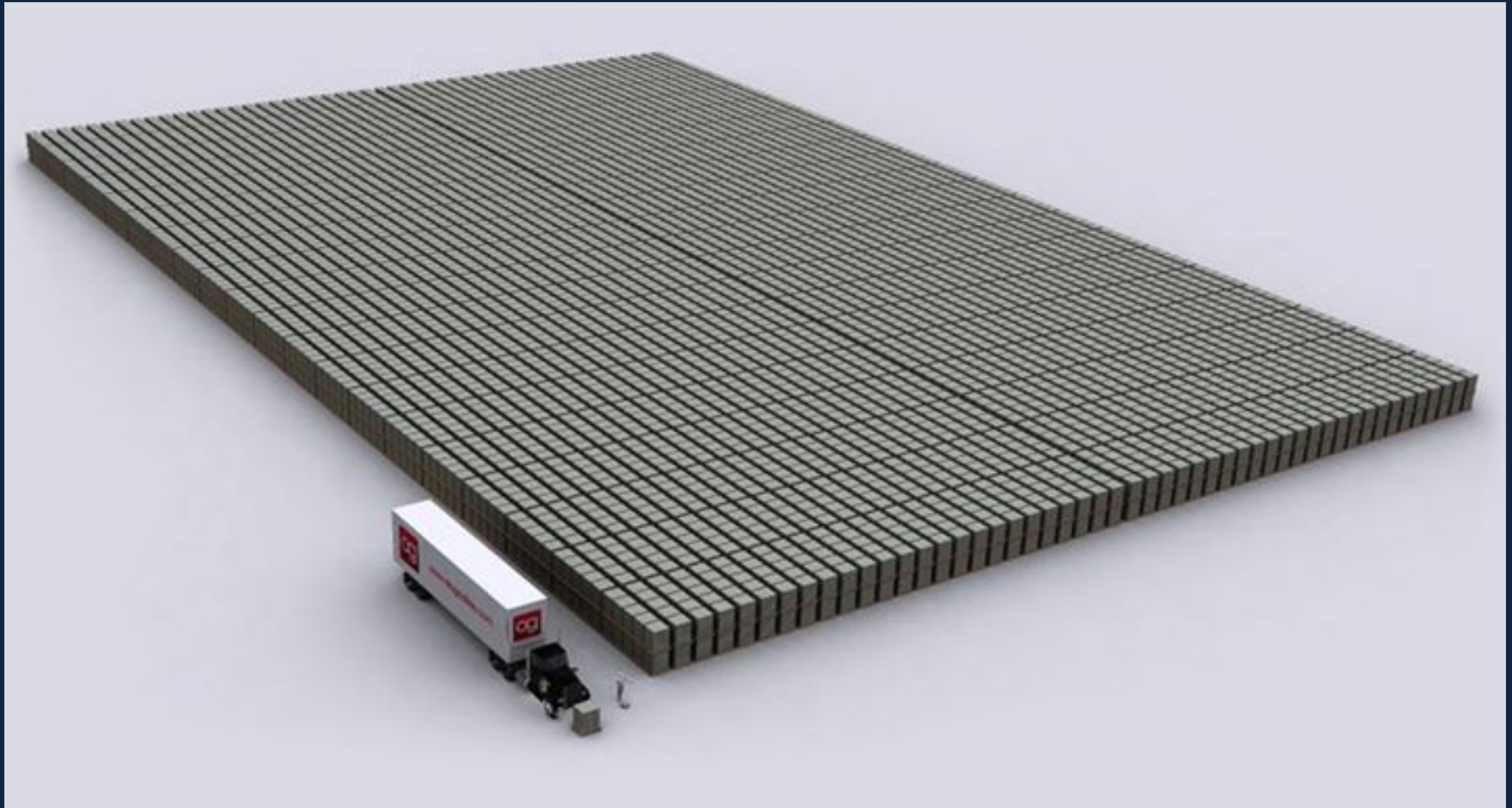


Source: Thomas Piketty, Paris School of Economics

One Billion Dollars:



One Trillion Dollars:



How Long To Spend One Trillion Dollars?

One Trillion Dollars \$1,000,000,000,000 –

- If you spent one dollar per second, in a day you would spend \$86,400.
- Over the course of a year, your spending would come to more than \$31.5 million.
- At that rate of spending, it would take you over 32,000 years...

Ongoing Economic Uncertainty = Market Volatility

Corona Virus Threat

China Trade Tariffs Threat

Iran Threat

North Korea Nuclear Threat

Terrorism Threat



Sequence of Return Risk

DALBAR 30 Year Average Return Report:

Quantitative Analysis of Investor Behavior

Average Equity Fund Investor	Average Fixed Income Fund Investor	Average Asset Allocation Fund Investor	S&P 500	Bloomberg- Barclays Aggregate Bond Index	Inflation
3.88%	0.22%	1.87%	5.63%	4.55%	2.17%

What's Changed and Being Proposed

Avoid the Government's Tax Gotcha's



The Retirement Rule Changes

The SECURE Act 12/20/2019

- Required Minimum Distributions now age 72**
- No more Stretch IRA. Inheritance Tax Exposure**

What is Being Proposed

- Capital Gains Tax to 40% and 7% Corp. Profit Surtax
- Removal of the Step Up In Basis Tax Treatment
- Annual Growth Tax and 14.8% tax on investment income
- Reduction of Estate Tax Thresholds Levels
- Green New Deal Tax
- Financial Tax and Transaction Tax
- Medicare for All Government ran healthcare
- Raising Payroll tax, 250k + Income added payroll tax
- Raising Social Security Tax Threshold level
- Forgiving Student Loan debt and Free College Tuition
- Universal Basic Income “Freedom Dividend” 1k month
Corporate Tax Rate up to 35%

FORTUNE 2/18/20: What the candidates aren't telling you: America's heading for a tax on the middle class

- The odds are excellent that Americans will get hit by a giant value-added tax (VAT) in the next decade.
- CBO's forecast, federal spending will jump from \$4.45 trillion in 2019 to \$7.375 trillion in 2029
- By 2029, total federal debt would rise to \$29.6 trillion
- Federal deficit to \$2.156 trillion in 2029. The U.S. would be borrowing almost 25 cents for every dollar it spends.
- Would require a VAT tax of 20%, and a payroll tax increase of 8.5 points to 23.8%.
- "The prospect of \$2 trillion deficits could cause the stock market to sell off, sparking a recession.

Taxing the rich won't get close:

Raising the top income tax rate to 70%

Imposing a 6% wealth tax

50% capital gains tax rate

77% estate tax

Total = \$4 trillion over ten years, only reaching half the total required.



Strategic Tax Planning

Proactive Tax Savings Planning is critical for retirement income and asset optimization

**Thriving To & Through Retirement:
The Saving Tax Optimization Plan!**

S.T.O.P. - Blueprint Case Study

Proactive Tax Plan Advice

Tax Savings Goal: \$20,000

- 1. Lease home to business for 14 days/ year** **\$2,772**
Reference Section 2 page 50
 - IRS allows this as tax free income
 - 4 hours, minimum, of business activity
 - Document business decisions or company functions (board meetings, employee events, customer marketing events, etc.)
 - Savings assume fair rental value of \$500/Day
 - 2. Hire Son to work in your business** **\$2,495**
Reference Section 2 page 52
 - Earn up to \$6,300 in wages and pay no taxes (meet standard deduction)
 - Pay his own expenses and taxes
 - Use custodial account and manage money for him
 - Consider contributing \$5,500 to this Roth IRA now that he has earned income
 - 3. Maximize Retirement Savings** **\$12,939**
Reference Section 2 pages 27-29, 56-63
 - Max 401(k) contribution is \$18,000 plus \$6,000 catch up provision if over 50
 - Company can match contributions and make elective contributions
 - Must offer to all employees who qualify, maintenance cost of \$1,570/year assumed
 - Savings assume Husband contributes \$24,000 and Spouse contributes an additional \$12,640 to max out her 401(k)
 - 4. Implement an Enterprise Risk Management Plan** **\$55,000**
Reference Section 2 page 64
 - Move current "self-insured risk" to own insurance company
 - Up to \$1.2 MILLION can be paid as premium tax free (savings calculated at \$250,000)
 - Savings assume \$44,000 for first year setup fee. Ongoing fee is lower (\$39,000) so savings will be higher after the first year.
- PROJECTED TOTAL TAX SAVINGS: \$73,206**

Future Potential Tax Strategies:

- 5. Donate to a Donor Advised Fund** **\$3,960**
Reference Section 3 insert
 - All tax savings in year of contribution up to 50% of your income
 - Must donate 5% of fund to a non-profit each year
 - Earning grows tax free
 - You have control of the investment
 - Can create a family legacy of charitable giving that outlives you
 - Exempt from estate taxes because it is no longer part of your estate
 - Savings assume an additional \$10,000 in donation
- 6. Form Management company to retain earnings** **\$9,550**
Reference Section 2 pages 37
 - Save up to \$50,000 annually for five years taxed at 15% corporate rate
 - Consume all other income to avoid double taxation

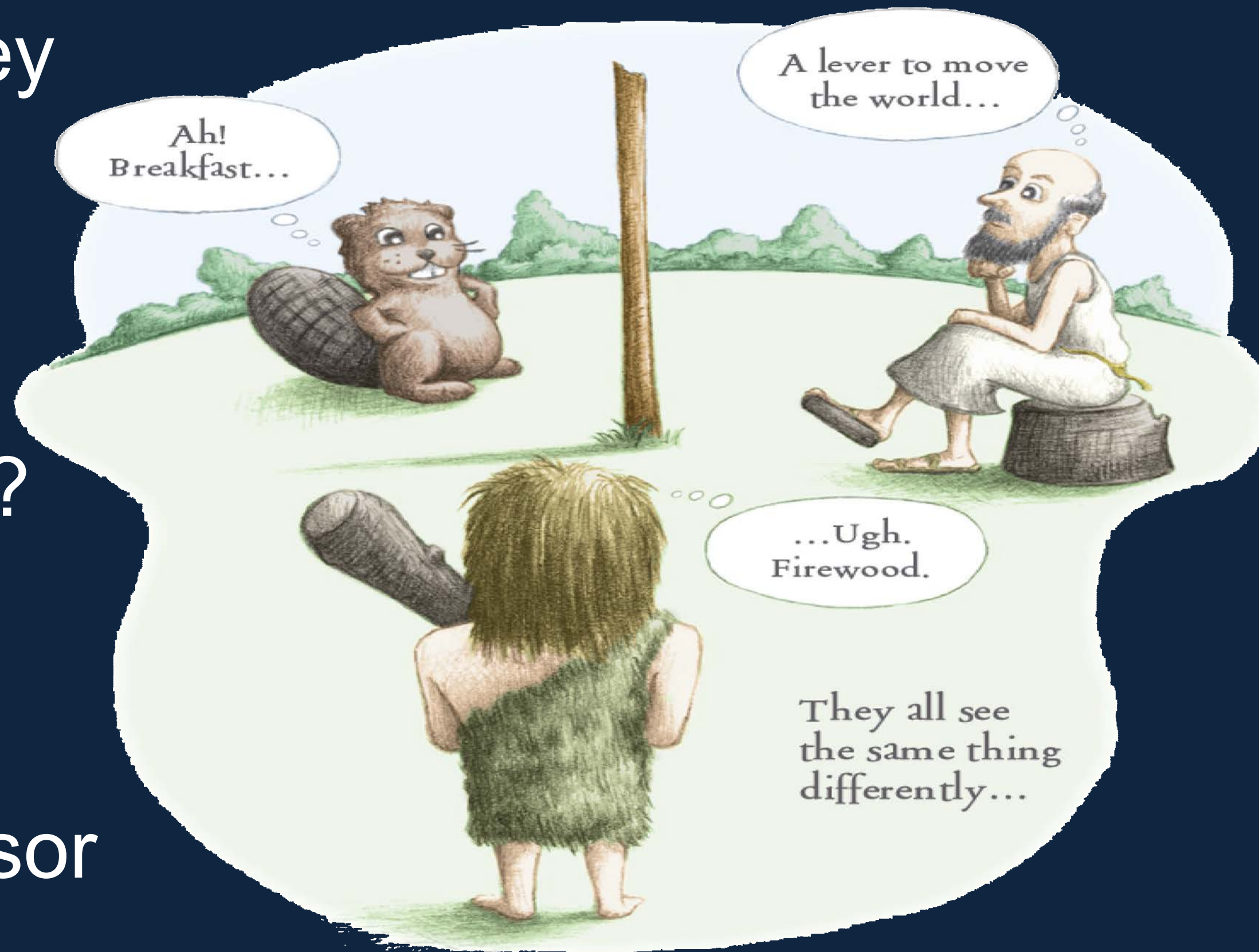
“If you don’t get your taxes planned correctly all the rest will be inferior!”

What about my CPA, Attorney or Advisor?

CPA/Attorney

Accounting
or
Tax Planning?

Advisor



Wealth
Strategist

You can't get a true 2nd opinion from the person that gave you the first one, they already gave you their first best opinion.

Avoid the Government's Retirement Gotcha's

Deferred tax = increased tax

Forced retirement income Tax = RMD

85% of Social Security Benefits taxed

Medicare Premium Surcharge Penalty

Increased Family Inheritance tax



TIME:

Why It's Time to Retire the 401(k)

Last year's market wipeout data telling us that even in the long run, consumers need better options

Stephen Gandel Friday, Oct. 09, 2009

Economic Policy Institute:

State of American Retirement

How 401(k)s have failed most American workers

Monique Morrissey March 3, 2016



Cost

Forbes

EXPERT VIEW

The Real Cost Of Owning A Mutual Fund

Taxable Account

Expense Ratio .90%

Transaction Cost 1.44%

Cash Drag .83%

Tax Cost 1.00%

Total Costs 4.17%

Non-Taxable Account	Taxable Account
Expense Ratio .90%	Expense Ratio .90%
Transaction Costs 1.44%	Transaction Costs 1.44%
Cash Drag .83%	Cash Drag .83%
Future Tax Cost ?	Tax Cost 1.00%
Total Costs 3.17%+	Total Costs 4.17%

401k Deposits

Tax-Advantaged Seed or Harvest?

$$\$6,000 \times 30 \text{ yrs.} = \$180,000$$

$$\underline{\times 33.3\%} \text{ Tax Bracket}$$

$$\$2,000 \times 30 \text{ yrs.} = \$60,000 \text{ Tax Savings}$$

Growth/Withdrawals

$$6.0\% = \$30,000$$

$$8.1\% = \$60,000$$

$$9.6\% = \$96,000$$

Tax Deferral Returned

$$\$10,000/\text{yr. } 6 \text{ yrs.}$$

$$\$20,000/\text{yr. } 3 \text{ yrs.}$$

$$\$32,000/\text{yr. } 2 \text{ yrs.}$$

Reinventing Retirement Solutions

HOW THE WEALTHY INVEST

Institutional Portfolio Management

Special Designed Insurance

Outside Wall Street Alternatives

Portfolio Improvement Analysis & Stress Test





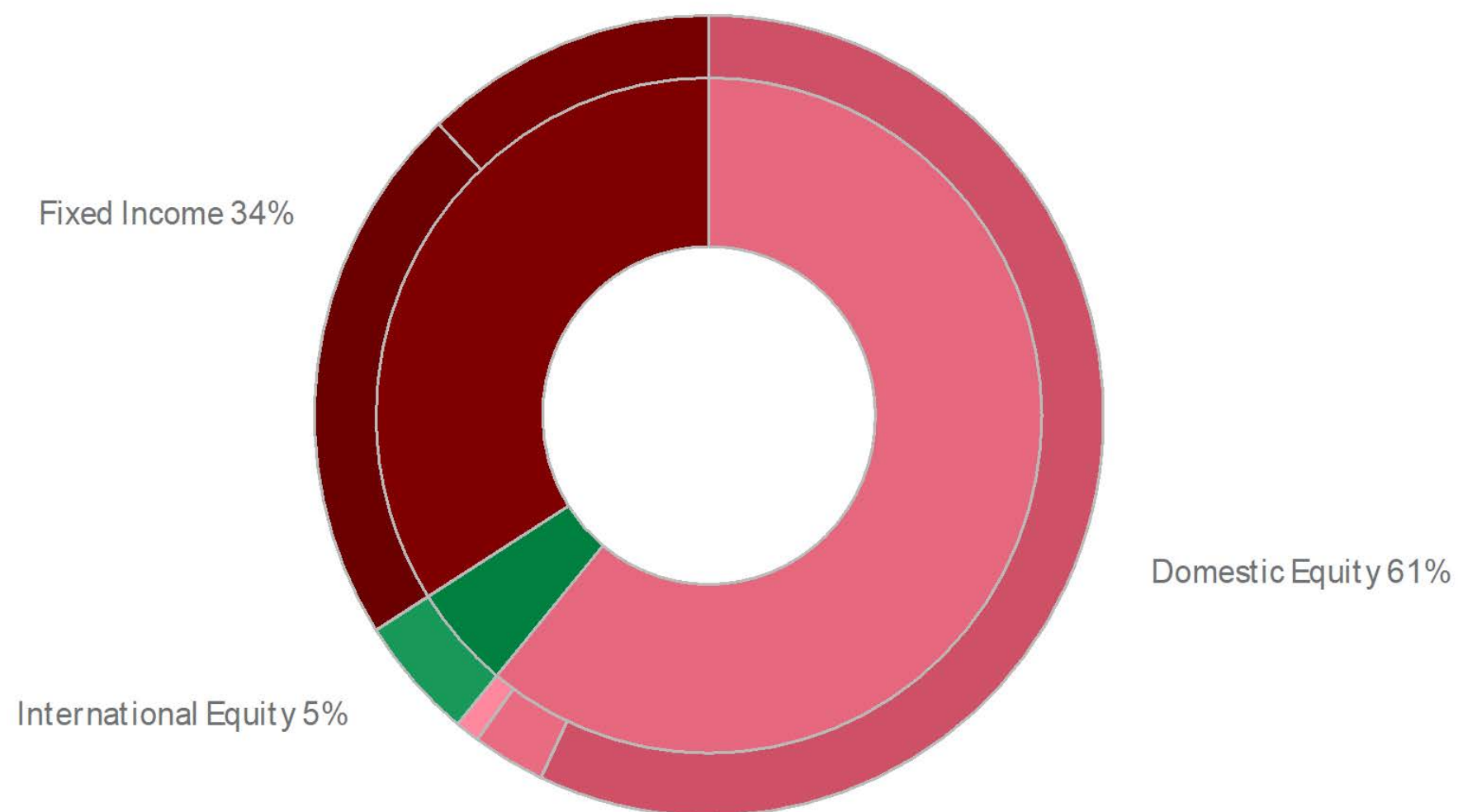
Morningstar Research:

“Better decision making can increase Retirement income by as much as 31%”

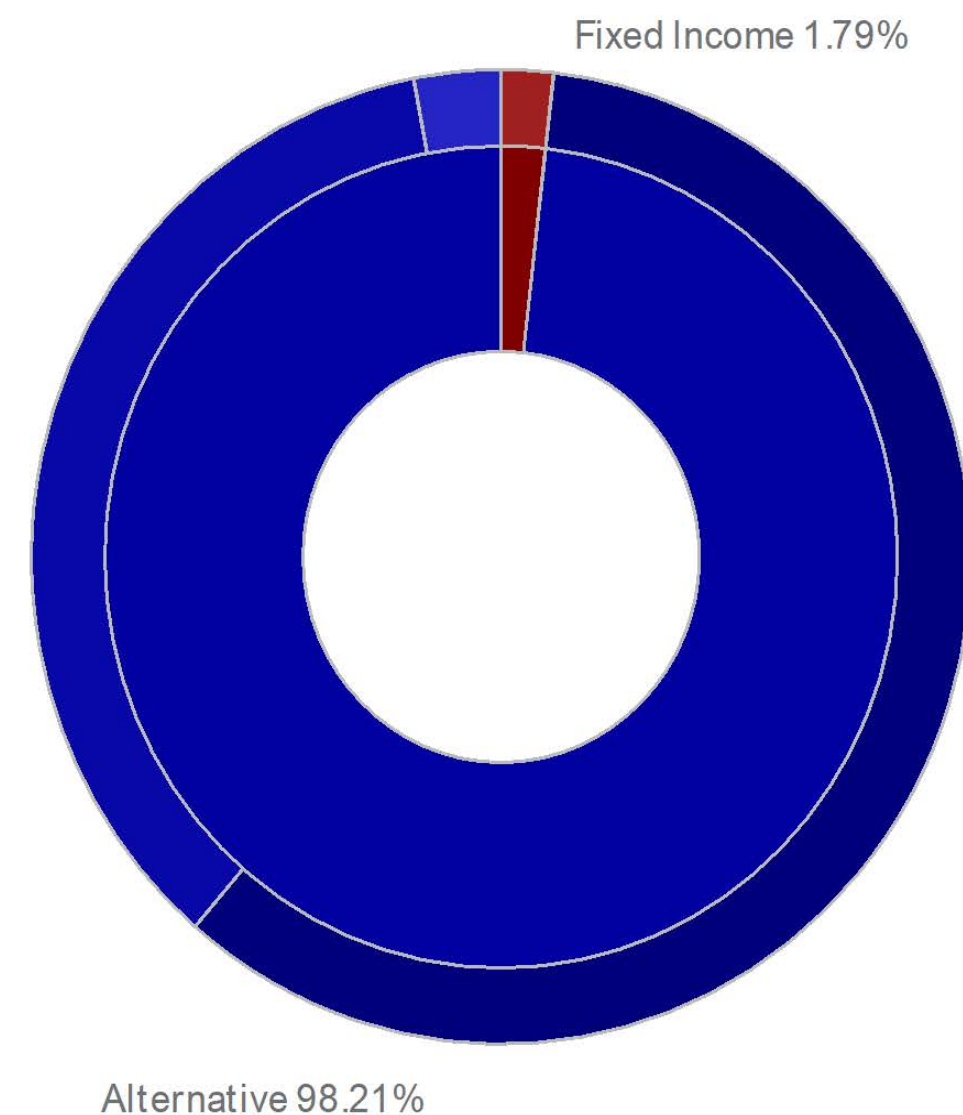
Institutional Custom Portfolio Planning

Present versus Proposed

PRESENT



PROPOSED



5.16% 12.3 vs. 9.73% 5.7%



Average Return	Risk
5.16%	12.30%

**Risk is measured as the standard deviation of returns.*

**A higher standard deviation may result in greater fluctuation of the value of an investment.*



Average Return	Risk
9.73%	5.70%

**Risk is measured as the standard deviation of returns.*

**A higher standard deviation may result in greater fluctuation of the value of an investment.*

Worst Case Comparison Stress Test

PRESENT

PROPOSED

Cumulative Wealth Summary



Cumulative Wealth Summary Explanation

The above three values illustrate the cumulative values for three different percentiles, in today's dollars. The cumulative value is the simulated ending portfolio value in the last year of the plan, which is then discounted by 0.0% inflation to provide an estimate of today's purchasing power. 1,000 simulations have been run for this analysis and the percentiles represent the rank order cumulative values of these simulations.

For example:

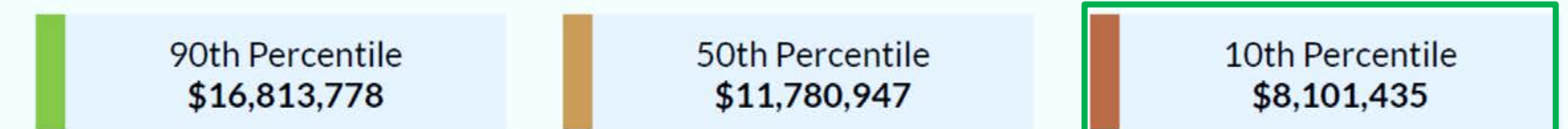
The **optimistic (90th) percentile 900 (90%)** of the 1,000 simulations returned a result below this value. 100 returned a result higher than this value.

Optimistic (90th) percentile represents consistently better than expected investment returns.

Pessimistic (10th) percentile represents consistently worse than expected investment returns.

Median should be understood as the mid point at which half of the simulations ended in a cumulative value higher than this value, and half resulted in a cumulative value lower than this value.

Cumulative Wealth Summary



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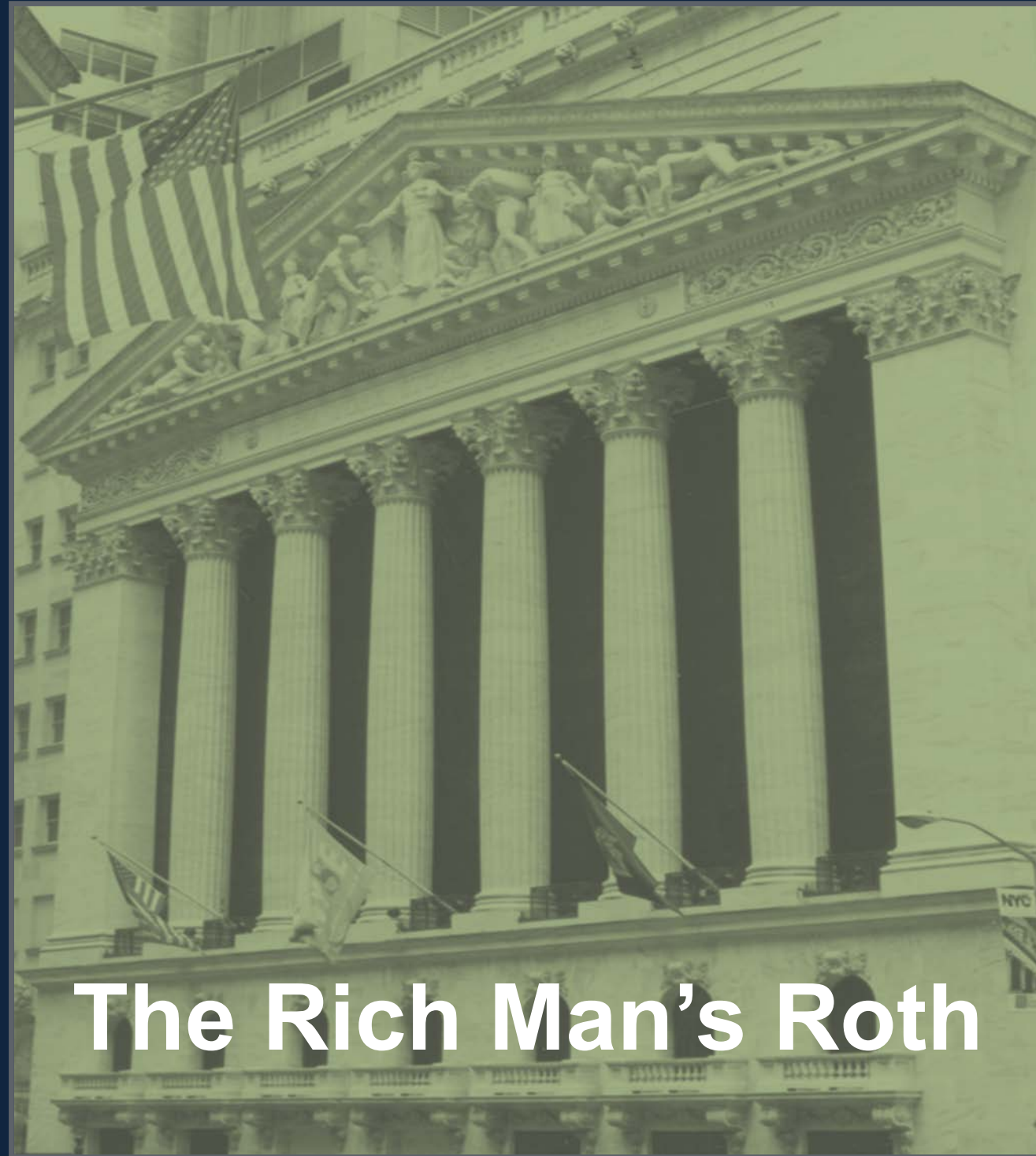
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\$4,520,101 vs. \$8,101,435

The 401k/Roth IRA Alternative

Approved IRS Tax Code -Tax-Free



101A

Passes Money Tax
Free

72E

Accumulation
Tax Deferred

7702

Access Money
Tax Free

Largest Asset of the 3 Biggest Banks & Brokerages

Banking Institutions	SDIC (Billions)	Bank Premises & Fixed Assets (Billions)
Bank of America	\$22.0	\$10.9
Wells Fargo	\$18.0	\$8.1
JP Morgan Chase	\$11.0	\$6.1

FDIC website through 3rd Quarter 2019



Lock In and Reset:

Comparison the S&P Investing versus Indexing 2000 -2019

Year	% Change			Cap	Index Product Value
		\$500,000	13.00%		
1/1/2000	-10.14%	\$500,000	0.00%		\$500,000
1/1/2001	-13.04%	\$449,300	0.00%		\$500,000
1/1/2002	-23.37%	\$390,711	0.00%		\$500,000
1/1/2003	26.38%	\$299,401	13.00%		\$500,000
1/1/2004	8.99%	\$378,383	8.99%		\$565,000
1/1/2005	3.00%	\$412,399	3.00%		\$615,793
1/1/2006	13.62%	\$424,771	13.00%		\$634,266
1/1/2007	3.53%	\$482,624	3.53%		\$716,720
1/1/2008	-38.49%	\$499,660	0.00%		\$742,020
1/1/2009	23.45%	\$307,340	13.00%		\$742,020
1/1/2010	12.78%	\$379,411	12.78%		\$838,482
1/1/2011	0.00%	\$427,899	0.00%		\$945,640
1/1/2012	13.41%	\$427,899	13.00%		\$945,640
1/1/2013	29.60%	\$485,280	13.00%		\$1,068,573
1/1/2014	11.39%	\$628,922	11.39%		\$1,207,487
1/1/2015	0.08%	\$700,557	0.08%		\$1,345,019
1/1/2016	10.47%	\$701,117	10.47%		\$1,346,095
1/1/2017	19.43%	\$774,524	13.00%		\$1,487,031
1/1/2018	-7.01%	\$925,014	0.00%		\$1,680,345
1/1/2019	28.71%	\$860,170	13.00%		\$1,898,789
1/1/2020 Actual Balance		\$1,107,124			\$2,145,631
Actual Average Returns 2000-2020	5.63%		7.06%		
Average Returns Illustrated by Mutual Funds	13.65%				

**Please note that Caps can change over time*

Top Deferred Compensation Planning



BOLI = Bank Owned Life Insurance

COLI = Corporate Owned Life Insurance

Tax-Free Pension Plan - Coach Jim Harbaugh

Now highest paid college football coach, Harbaugh up to \$7M with Michigan paying insurance premiums.

University of Michigan 14 million funded Special Designed Insurance Policy:
\$1.4 million per year income-tax free; beginning at age 66-98.

Heirs death benefit **\$35.3 million** tax free
After having pulled **\$46.2 million** out of the policy tax-free).

401k and Roth Alternative

Current Age	50	Working Tax Rate	24%	Current Plan Fees	2.5%
Stop Saving Age	70	Retirement Tax Rate	33%	Current Plan ROR	4.8%
Retirement Age	71	Inflation Rate	0.0%	Tax Free Plan ROR	6.5%

	Current Plan	Tax	Tax Free Plan
Starting Balance	\$0		\$0
Annual Contributions	\$26,316	24%	\$20,000
Annual Employer Match	\$13,000		n/a
Annual Fees	2.50%		Included
Gross Retirement income	\$96,288		\$64,513
Income Tax	\$31,775	33%	\$0
Net Retirement Income	\$64,513		\$64,513
Cumulative Taxes Deferred	\$0		\$0
Cumulative Taxes Paid	\$394,883		\$0
Cumulative Fees Paid	\$440,084	Future Age	(\$24,558)
Cumulative NET Income	\$801,732		\$967,695
Cumulative Account Balance	\$0		\$1,816,302
Taxes Due	33%		0%
Death Benefit	\$0		\$477,598
AGE YOU RUN OUT OF MONEY	82		121

401k Protection for: Long Term Care and Critical Illness & Injury

NET Advantages

\$394,883	Taxes Paid
\$464,642	Fees
\$165,963	Income
\$477,598	Death Benefit

\$1,503,085 Total Advantage

Un-Taxing Future Tax Risk

Roth Conversion Case Study:

Current age 60

Projection to age 90

IRA current value = \$410,000

Current Tax Road:

Increasing RMD's

Higher marginal tax rate

85% of Social Security taxed

Reduced & unfavorable taxed legacy

Alternative Tax Road:

Reduced RMD's

Lower marginal tax rate

Less Social Security taxed

Increased legacy

Strategic Tax Savings Planning

Roth Conversion Analysis

Client pushed into 32% tax rate at age 81.
At age 83, tax rate increases to 35%.

IRA Income Tax Total

\$1,760,484

Roth Conversion
Income Tax Total

\$544,855

(assumes no tax savings offset)

Tax Cuts and Jobs Act 2017

Energy Independence Tax Incentive 2018 - 2022

Roth Conversion Tax wash Example:

\$100,000 Roth IRA
conversion creates a
\$37,000 conversion tax

\$100,000 Cash
Contribution generates a
\$37,000 Tax Deduction

Energy Independence Account – Outside Wall Street Opportunities

401(k) /IRA :

RMD 100% taxable

Taxed at income tax rate

Increased Inheritance tax

Energy Independence Account (EIA)

Up to 100% tax deduction same year

15% Dividend Tax Exclusion

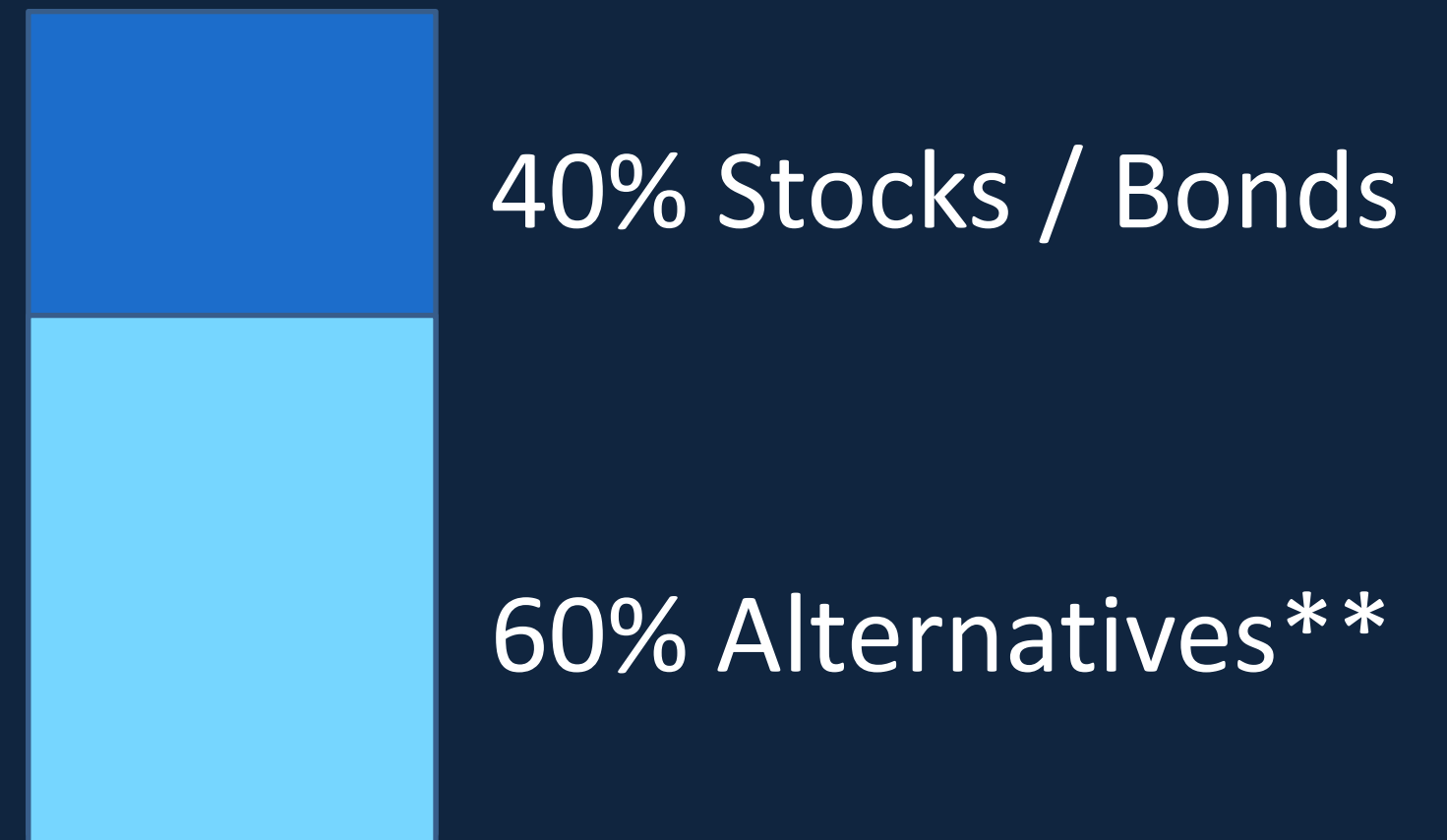
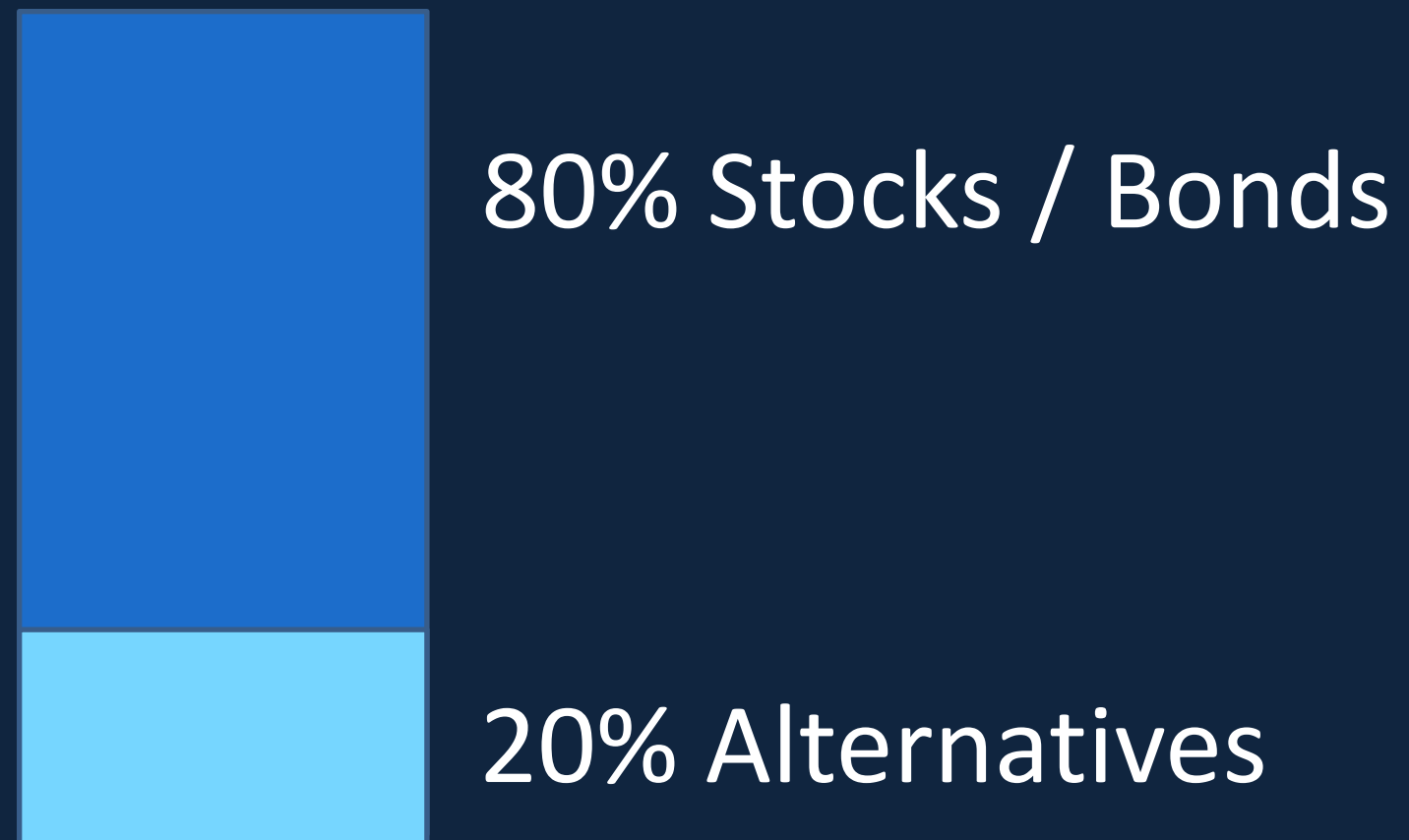
Taxed at Capital Gain tax rate

Avoids inheritance tax

100% Step up in basis tax treatment at death

HOW THE WEALTHY INVEST

Common Investor Allocation *



* https://www.institutionalinvestor.com/images/416/PGIM%20IAS_Role%20of%20Alternatives_2016.pdf

** <https://caia.org/aiar/access/article-1160>

TCJA - ENERGY INDEPENDENCE TAX INCENTIVE

Up to 100% Tax Deduction with direct energy participation

More than just a tax deduction!

	HBR VI	SEA III
Opened	5/3/2016	11/3/2016
Closed	12/5/2016	6/29/2017
Exit	9/9/2018	9/9/2018
Total ROI	22.94%	18.63%
IRR	10.63%	11.53%

Tax Cuts and Jobs Act 2017

Energy Independence Tax Incentive 2018 - 2022

Reduce Taxable Income Example

Last \$100,000 of taxable income
taxed at highest Federal Tax rate
= \$37,000 tax

\$100,000 into Energy Fund
generates \$37,000 Tax Deduction
= \$37,000 of Tax Savings

Control Your 401k = In-Marriage QDRO?

A QDRO is an exception to the Employee Retirement Security Act of 1974 (ERISA)

Qualified Domestic Relations Oder (QDRO)

- 1) A Domestic Relations Order (DRO) that is signed by the appropriate *state court judge* that doesn't require a divorce.
- 2) Recognizes or creates a marital property right in a retirement plan pursuant to state domestic relations law; and
- 3) Provides for the plan benefits between the parties Plan Participant and Alternate Payee

The DRO is then approved or Qualified by the retirement plan administrator.

Brian Medical Professional Case Study

Age 55

Reduction of taxable income through TCJA Energy Approved 100% Deduction. Reduced taxable income 200k saving \$70,000

Tax-Free Retirement Income planning through In-Marriage QDRO using Tax Wash w/ TCJA saving offset and no pre-59.5 penalty

Tax Free Income \$100,000 by age 60, retiring 3 yrs. sooner

Increased Return average to a 13.6% from a 5.8% for the same risk level and reduced fees. Wealth increase **\$4,391,745 to \$14,894,259**

Dr. Scott Case Study

Age 63 - 26 years in practice. Income 300k to 1.3 in 15 years

Sale of practice tax reduction of \$1,150,000 of tax 2019' saved = \$425k

Tax reduction future retirement income IRA Tax Rescue \$400k reducing future Required Minimum Distributions. \$500k in 2020'

Tax-Free Retirement Income \$70,000

Private Equity \$100,000 outside the stock market.

Dr. Cassia Case Study

Current Age 58

Practice Growth recruiting and retaining 14 Million sale offer

Tax-Free Lifetime Retirement Income: \$300,000 by age 66
with included Long Term Care and Critical Illness & Injury Protection

Tax deduction funding and deduction on employee plan transfers.

Sale of practice Plan- ESOP Tax Free Sale, Tax Deduction

Dr. Cassia Experience

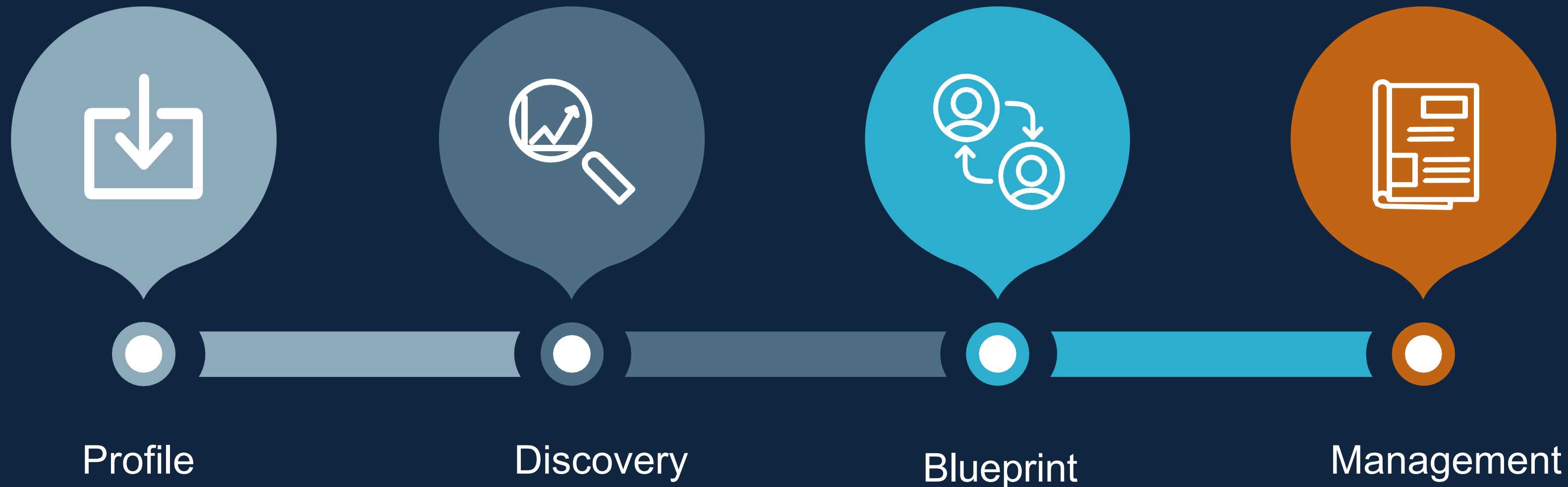
The financial plan we subscribed to also brought us the awareness of the need for better business planning and organization. We have experienced steady growth in the practice and as we learned how great it is to have this benefit, we decided to extend it to our doctors. It has been an absolute success in implementing and maintaining Chuck's plan. We extended the plan to include the managers of the practice. The practice is thriving, from one small office, we now manage 12 medical office locations. We strongly recommend the expertise Chuck provides.

Lifetime Learning Commitment Covered

- Why 2020 is a key year to learn how to protect your money!
- What is coming, what has changed and the exposure on higher income earners.
- How you can set yourself up to thrive in retirement and have a lifetime and legacy of financial security.
- Financially thriving medical professionals just like you.

PROVEN PROCESS:

Clear, Concise & Customized.



Anyone Flying Through Chicago Airport?

Learn How You Can Thrive Financially

Three simple, easy steps:

1. Please take out your cell phone

2. Go To www.TaxesSaved.com

3. Type in best number, time & day to be reached

Don't Follow The Crowd

Current Age	45	Working Tax Rate	24%	Current Plan Fees	3.0%
Stop Saving Age	70	Retirement Tax Rate	24%	Current Plan ROR	6.4%
Retirement Age	71	Inflation Rate	0.0%	Tax Free Plan ROR	6.4%

	Current Plan	Tax	Tax Free Plan		
Starting Balance	\$0		\$0		
Annual Contributions	\$26,316	24%	\$20,000		
Annual Employer Match	\$0		n/a		
Annual Fees	3.00%		Included		
Gross Retirement income	\$127,459		\$96,869		
Income Tax	\$30,590	24%	\$0		
Net Retirement Income	\$96,869		\$96,869		
Cumulative Taxes Deferred	\$0		\$0		
Cumulative Taxes Paid	\$295,449	▲ Future	\$0	\$295,449	Taxes Paid
Cumulative Fees Paid	\$544,100	84 Age	(\$43,741)	\$587,841	Fees
Cumulative NET Income	\$935,589	▼	\$1,356,166	\$420,577	Income
Cumulative Account Balance	\$0		\$2,583,793		
Taxes Due	24%		0%		
Death Benefit	\$0		\$763,448	\$763,448	Death Benefit
AGE YOU RUN OUT OF MONEY	79		121		
				\$2,067,315	Total Advantage