



SAVINGS TAX-BACK SYSTEM

Well over 70% of America's wealth is controlled by individuals over the age of 60. Many assets are held as cash --or are invested in *cash equivalents* (CDs, annuities, money markets, NOW accounts, etc.).

Because most retirement-minded Americans are concerned about protecting their principal deposit, they generally choose safe, guaranteed, or FDIC insured investments that provide *fixed annual returns*.

Unfortunately, many of these personal savings accounts are losing value due to annual income taxation and inflation. However, the greatest loss may occur when transferring these assets to future generations. Personal savings held as cash or cash equivalents are often known as "*tax time bombs*" because they are the first assets used to pay inheritance taxes, executor's fees, and probate costs when an estate is settled.

There exists today an insured investment that pays a guaranteed annual return just like a CD, but also offers your heirs up to a 40% increase on your savings account values at death --to cover these expenses.

Our proprietary *5D Process* calculates how much of the *tax* you will need *back* to protect your savings.

The following is a short list of analysis, audit, and design solutions that FFR currently provides:

Savings Plan Protection Techniques

- Analyze and Project All Retirement Income
- Research the Best "Fixed Rate" Investments
- Design a "Tax-Back" Savings Plan Program
- Guaranteed Retirement Income Plan Analysis
- Long Term Care (At a Zero Out-of-Pocket Cost)
- Verify Beneficiary Designation of Savings Plans
- Fixed Rate vs. Floating Rate Investments
- Analyze Living Trust (Inter-Vivos) Funding
- Pour-Over Will Planning (Post Mortem)

Questions for Seniors with Savings

When considering retirement goals, will there be enough income to support your future retirement needs well into old age, without continued employment or family help? Will heirs receive an ample inheritance?

Are you currently widowed or divorced? Do you lack an *unlimited marital deduction*? What are your estate or transfer tax liabilities? Will your heirs keep assets intact, or liquidate your estate to pay taxes?

Who takes financial responsibility when your heirs are forced to liquidate assets to pay personal debts, final expenses, property taxes, income taxes, estate taxes, executor, attorney and accounting fees?

Is there a program currently in place that will provide ample cash liquidity for your heirs after your death --rather than adding financial liabilities? If not, have you had a *retirement plan audit* to suggest solutions to increase your account values at life expectancy and still provide tax-favored income during retirement?