FIRST FINANCIAL RESOURCES
Twenty-First Century Trusted Advisor SM

Advanced practitioners of tax-efficient benefit and risk reduction strategies.

Personal Income Tax Reduction

The *United States of America* is the one of the greatest free countries on earth. However, the elite and educated of this commonwealth often differ on political beliefs and indulgences. Perhaps you are against war --or pollution. Perhaps you choose not to fund such endeavors. Even Thomas Jefferson fought against certain expenditures and tax levies during his political life. If you wish to exert your right to legally avoid confiscatory taxation or avoid supporting bad policy in Washington, you need to understand your rights. You can achieve large tax deductions without fear of future audits, tax courts or IRS penalties. FFR only offers legal, well-established and IRS approved deductions under current tax laws.

Over 80% of affluent American pay far too much in taxes. It is often wealthy Americans' personal failure to secure deductions. Are you guilty of failing to research all available tax saving options? Would you like someone to discuss ***advanced tax reduction strategies*** with your CPA, lawyer or broker?

To achieve your lowest possible tax rate, FFR offers a proprietary ***5D Process*** to properly assess, prepare and present multiple solutions that analyze taxation and risk. Often solutions are simple. We reduce taxable income on investments, deduct passive income sources to avoid ATM, and increase the funding of deductible business expenses that offer pre-tax profits for business owners or their family.

Simplicity is key in avoiding unnecessary risk of audit, letter rulings or tax courts. We only offer, well-documented, IRS approved, tax planning options. We do not allow clients or advisors to risk tax audits.

The following is a short list of personal income tax reduction strategies that FFR currently provides:

Income Tax Reduction Techniques

- Control of Taxable Investments and/or Income
- Review of Current Compensation for Deferral
- Analysis of Deductible Benefits for Business
- Review of Deductions against Passive Income
- Defined Benefit, Age-Weighted or 412i Planning
- Deferred Compensation or 419 Employee Plan
- Charitable Incentives or Income Deductions
- Selling a Business (Full Economic Modeling)
- Existing Family Management Company Plan

Questions that Concern U.S. Taxpayers

When considering your tax liabilities, are you most satisfied by paying your due, or would you prefer enough in deductions or write-offs to select ***how*** and ***when*** your tax dollars are spent? While your annual tax base increases, do your tax liabilities decrease? In retirement, will your company be your nest egg after a business sale? If so, will you avoid all capital gains taxes on that sale ? Do you have a 10 year goal for reducing all income, capital gains and retirement plan taxation, or do you plan just a few years ahead?

Have you purchased tax-free bond funds that can lose value in a high interest rate environment --simply to avoid passive income? What if your bonds lost 20% or more of value in a U.S. recession? Is it worth a large scale bond devaluation --just to save on taxes today? Can higher returns be found with a stock index rather than bonds? Are equity index products that protect principal and defer taxes a solution for you?