

The Tax-Free Business Owner's



Protected Pension Plan

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Ways to Connect and Learn

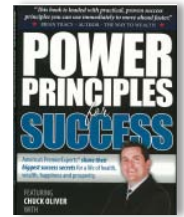
Unlock the potential of your own Hidden Wealth – visit Chuck Oliver's blog: www.yourhiddenwealth.blogspot.com/

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Books by Chuck Oliver



Power Principles for Success: America's PremierExperts® share their biggest success secrets for a life of health, wealth, happiness and prosperity.



Game Changers (Coming Soon!): A collective MasterMind effort of leading entrepreneurs teaching their latest strategies to help you succeed in the new economy.



Borrow Smart, Retire Rich: While owning a house can be financially rewarding learning to manage your borrowing can transform your financial future.

E-books by Chuck Oliver



Power a Tax-Free Financial Future: We can't do "business as usual" when it comes to planning our financial futures. You need something more to survive the "graying" of America.



The Worlds of Investing: Your retirement money make-over! Discover the M.A.P. to a successful retirement plan.

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“To invest successfully for a lifetime does not require a stratospheric IQ, unusual business insight or inside information. What’s needed is a sound intellectual framework for decisions and the ability to keep emotions from corroding that framework”

– Warren Buffett



INTRODUCING THE TAX-FREE BUSINESS OWNERS PROTECTED PENSION PLAN

As business owners, we have learned to maneuver through the choppy waters. But, there is an enormous storm looming on the horizon. It is poised to threaten your retirement, your safety and your well-being. We can't change the direction of this storm but we can reset our sails for a safer passage.

I want to teach you how to solve the threats to your retirement. Let me show you how to leverage a safe and proven retirement plan that will enable you to take advantage of the tax code with one of the most unique planning tools ever created.

I am going to show you how to start up, catch up or learn what is needed to help you build a safe and comfortable retirement without you having saved a great deal of money already. You'll see how to accomplish this while using someone else's money and using the tax code to its fullest advantage.

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We will cover the process and then illustrate two case studies that will enable you to better understand the impact of this design in action. Finally, we will provide a link to a short video that will give you a clear overview.

I have understood business owners' concerns as far back as my college days. Then, I honed my entrepreneurial skills by creating my first business to help me get through school. After college, I formed my own financial planning company. It was then that I really felt the impact of the challenges employers face when they try to design and implement their own secure retirement.

We thought outside the box when we created our businesses and we need to think outside the box again in regard to following this new and non-traditional formula for planning our retirement. **Now is the time to adjust our sails!**

Let me point out some common retirement planning misconceptions. I understand the pull and power of the idea of reducing one's taxes by making the traditional 401K, SEP, or Simple IRA contributions. We have been brain-washed to believe a myth - that we must put money into an account that we hope grows, doesn't lose while deferring taxes so that we will retire into a lower tax bracket and therefore, not feel the impact of a higher tax when we retire and withdraw our contributions. Well, let me put that idea to rest right now! In the twenty years that I have been in the financial retirement planning arena,

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I have yet to see a single client retire into a lower tax bracket and in the last ten years most of these plans are at the same value as they were ten years ago (The Lost Decade). Today, that fallacy is even more ridiculous because, at this writing, taxes are projected to rise to an astonishing 50% or more!

IMPORTANT POINT: If I offered you a loan, you should have two questions:

What are you going to charge me and when do you want the money repaid?

If the reply was that the money was not needed right now but I would let you know when the money was needed and what the cost of the loan would be, would you take this loan? Of course you wouldn't! 401K's, SEP's, AND SIMPLE IRA's are, in effect, variable rate loans brought to you by our government; a government that has borrowed itself deep into the next four generations and needs tax revenue. If you have a 401k or other qualified plan for yourself and your employees, you are sitting on a tax time bomb.

No. 1, you will pay higher taxes when you go to take money out and so will your employees. The tax time bomb is ticking and the impact of the after detonation damage is growing daily.

No.2 , you, the employer, have all kinds of rules to follow inside these Government

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regulated retirement plans; the top heavy rules, the tax reporting requirements, etc., are a distraction.

No. 3, you, the employer, have exposed yourself to litigation by your employees by offering the traditional retirement plans (401K's, SEP's, simple IRA's). You have created a fiduciary responsibility for yourself as the employer. There are suits where employees have sued their employers for losses in these accounts and the employees have actually won! Why take a chance of exposing yourself to such litigation when a better answer exists, a better resolution for you and for the people who serve you and your company?

NOW FOR THE GOOD NEWS: THE SOLUTION TO ALL OF THE AFORMENTIONED DRAWBACKS TO A TRADITIONAL APPROACH TO RETIREMENT.

I am also aware that most business owners are not conscious of an alternate pension plan solution because they have other distractions and mind sets.

FACT ONE: Most business owner make sure their employees, vendors and creditors are paid and that their business is operating smoothly, leaving little time and resources to fund or plan their own retirement.

FACT TWO: Most business owners' retirement expectations are tied to the belief that when the time comes, they will sell their businesses and this sale will fund their retirements.

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FACT THREE: Only one in four businesses actually sell. Of the 1.2 million businesses that go up for sale each year, only 25% of those sales are actually completed. Right now, with a serious depression looming on the horizon, that number will crater.

FACT FOUR: Of the 25% of businesses that have sold, few are sold for their true value.

I have helped to plan, design and create the most Tax Advantaged and Asset Protected Pension Plan in existence. This type of plan resides in the safest asset class in history. An asset class that has always honored its obligations in its over 200 years of existence. The main characteristics of this plan design are:

- Borrow your own retirement plan funding monies, tax-free,
- Deduct the interest paid for the money borrowed from someone else giving you a tax advantage,
- Grow the money in the plan tax- free,
- Know that the money in the account is protected from ever losing to volatile market, so that your principal is always protected,
- Grow your retirement at 140% of a linked index versus just 100% in a traditional investment (140% crediting means that if you earned only 5%, you are credited 7%),

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- Borrow the money from the plan tax-free - you are not locked out or faced with penalties for removing money before age 59.5 and you are not forced out at age 70.5 like traditional "Qualified" plans require,

- The money you borrow inside the plan is from the company's general account, not your accumulation account. So, your accumulation account value still grows as you use money from the general account for your retirement. You are using OPM-Other People's Money from the account as a tax-free retirement income source. This strategy allows you to legally use the same money twice,

- Protect your retirement assets from litigation in certain states.

- You can be selective as to who can participate or who can't without including every employee or partner.

The only vehicle that can offer and perform within these parameters is a **Maximum Funded Life Insurance Contract**, a contract that is designed for living benefits and not death benefits.

By doing Business Equity Transfer, you can begin putting your business equity to work for your retirement right now – so, no need to gamble everything on being able to complete a business sale down the line. This isn't a new concept nor is it akin to playing some kind of

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shell game with the IRS. You are simply using your business equity for your retirement fund, instead of possibly losing that equity altogether if you have a problem selling your business. Why would you not want to take advantage of what you know now to prevent disappointment or frustration later?

Make your business work for you. Doing business will become harder due to rising taxes, unemployment, health care, etc. That makes now the right time to be sure you have the most advantageously designed retirement possible.

IT IS NEVER TOO LATE TO TURN THINGS AROUND! We are going to tell you how to plan and prepare your own worry-free and tax-free retirement. I know that we have already made this point, but it definitely bears repeating. Instead of trying to sell the equity in your business when you are ready to retire, transfer the equity into your own personal retirement account now, with minimal tax consequences. This becomes your **PERSONAL PROTECTED PENSION PLAN.**

First, you need to perform a business equity transfer. To do this, all you need to do is prove that your business is profitable. A private lending institution will then loan you, according to your qualifications, between \$100,000 and \$10,000,000 and you will be required to pay only the interest on the business loan. At the same time, in a different transaction, your business will loan you personally, the same amount of money that the business equity

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transfer lender did, at a very reasonable interest only rate that you then deduct as a business expense on your tax return.

You are approved for a plan of \$100,000 to \$10,000,000 and have deposited the money that you borrowed into a special plan designed account. This will allow the money to grow tax-free linked to a market index such as the S&P 500. You are only responsible for paying the interest on the borrowed business funds for the amount borrowed in that year. The entire plan is coordinated with your accountant and our team to keep things simple. Your interest earnings accumulate tax-free. When you retire, your tax-free retirement account's accumulation value can be accessed tax-free to be used to pay off the loan or you can satisfy this loan from the sale of your company and/or the disbursement of its business assets. Once your loan is paid off, your business can pay you a bonus to cover the minimal tax on the money transfer for tax compliance purposes. For the rest of your life, you can withdraw a tax-free supplemental income source from the account annually to fund your retirement needs. The money from this vehicle comes out tax-free, continues to grow tax-free and upon your demise, transfers tax-free. Your account is never subjected to market losses; it participates in only the upside of the market and never in the down side because protection from market downturns is built into the plan.

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Upside potential with downside protection has a track record of over 8.0% for more than 30 years! You would have to earn a taxable return of over 12% to earn the same as 8.0% Tax-Free!

Case Study One: (My own case)

My case is funded over 5 years (reminder: using OPM-Other People's Money). This enables a Max-Funded Insurance Contract (not for the death benefits, but for living retirement benefits). This provides lifestyle income protection, so I don't run out of money before I run out of life. We all want our money to last as long as we do.

The money for my retirement plan is leveraged from a commercial lending source (OPM). By not using my own money, I gain the ability to put in an amount of money over the next 5 years that would have taken me much longer to make and save. Most people save a total of only \$2,000 per year toward their retirement. At this rate, a person would only be able to save \$10,000 over a 5 year period, compared with \$100,000 to \$10,000,000 over the same period using OPM and compound interest, that is, we now have the time value of money on our side. My personal protected pension plan allows the money to grow tax-free, be withdrawn tax-free, and transfer tax-free.

In twenty years, I will have amassed enough tax-free cash that I can withdraw the money tax-free, pay off the borrowed monies (OPM) and in ten years, withdraw approximately

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\$160,000 each year, completely tax-free for the rest of my life.

The money from this account is not deemed to be earned, passive or portfolio income and it has no negative tax consequence on social security benefits should I ever see them. The plan money is not off limits before age 59.5 nor is it forced out at age 70.5. **By taking responsibility, we are rewarded with a tax-favored retirement that very few know about or will take the time to learn.**

In my plan design, I used an average rate of return of under 5.5%. However, the average credited return on this plan has been better than 8%, tax-free. Remember, you never have to make up for market losses since you have a principal protection floor. This means that there are no losses to make back before new gains are added to your account.

IT DOESN'T MATTER HOW YOUNG YOU ARE OR HOW OLD YOU ARE, THIS STRATEGY WORKS!!!

Case Study Two: (Business Owner Age 48, little saved currently for retirement, beaten up by the market and very concerned about taxes.)

My client is funding his plan with \$125,000 of OPM for the next four years, which gives him a total of \$500,000. In approximately 10 years, he will have enough money in the accumulation account of his plan to pay off the \$500,000 loan and, in another 10 years, he will be able to withdraw \$145,000 per year *completely tax-free*.

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If he chooses, he can sell his business or other assets to retire the loan, keeping the \$500,000 in the accumulation account of his plan. **But, this is a decision he does not have to make up-front.**

If he chooses to retire the plan loan with other assets, he would generate over \$215,000 of retirement income per year with no tax impact, no tax impact to his social security and he will have a litigation-proof protected pension (state specific). This pension is safe from taxation and market loss. The plan allows him to enjoy these tax & market protected monies for the rest of his life and still pass a tax-free death benefit to his wife and children to protect their lifestyles.

To learn more about how simple this retirement planning solution is, simply go to: <http://webprez.com/3100/31>

Please view the short five minute educational video and feel free to explore the other resources that have proven helpful.

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How great it is to captain our own ship and be able to take advantage of a less stormy, safer passage into the new world of retirement planning!



“I am the captain of my fate; I am the master of my soul.” Invictus