

The Worlds of Investing

Your Retirement Money Make-Over
Discover the M.A.P. to a Successful Retirement Plan

As seen in:

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Best-Selling Author and Wealth Strategist

Chuck Oliver

Creator of The Hidden Wealth System

By Jonathan Widran

The HIDDEN
WEALTH
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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/

Listen to recordings of Chuck ‘s radio broadcasts, www.hiddenwealthradio.com

View the Hidden Wealth Tax Savings Video, [The Hidden Wealth Tax Savings Strategy](#)

Visit our web site, TheHiddenWealthSystem.com

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.



Tax-Free Business Owner's Retirement:

Learn how to build a safe and comfortable retirement using the tax code and someone else’s money!

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Taxes are heading up at the fastest pace in history, the stock market has never been more volatile and traditional pensions will never be the same again. There is a solution!

When it comes to financial planning and securing our retirement, Americans have a strange tendency to go on autopilot and embrace traditional pathways that, according to Wealth Strategist Chuck Oliver, are not in our best interests.

Oliver has been forging a revolutionary path in the financial planning arena over the past 15 years. The CEO of the Winter Park, Florida, based Chuck Oliver Team and creator of The Hidden Wealth System, boldly asserts that, based on current figures and projections, our government program should be redubbed “Social Insecurity and IRA and 401(k) contributions should be rethought and placed into a Personal Protected Pension Plan. Our old tried and true friend the stock market—even before the Lost Decade of the 2000’s—just isn’t the wealth creator we hoped for and have always heard it is.

Oliver says that over the last 40 years, investors would have actually made more money in treasury bonds than in the stock market. The greatest bull run in Wall Street history was from 1984 to 2003 – and the average overall return was 10%. The average individual investor return over this same period however, was only 3.71% - because most people were buying at the peaks and selling in the valleys, rather than remaining in the market for the entire 20 year span.

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Oliver and his team educate clients on how to increase their retirement income by 50% or more with little or no taxes and no market risk. They show their clients how to establish a tax free income for the rest of their lives and create a legacy that will transfer tax free to future generations.

Oliver launched his retirement distribution and personal protected pension planning firm after identifying what he saw as a major void in the industry. This void exists because people predominantly envision their money in two basic worlds; neither of which leads to growth or provide true financial security. First, they put their cash reserves in the bank, and then leapfrog to that “other known quantity,” the stock market, thereby adopting the strange paradox of investing to save, instead of the more logical, saving to invest. According to Oliver, one of our biggest problems is that we live in today’s society, where too many people have not even saved enough money to survive without a job for three to 12 months. In the current economy, he first suggests that people accumulate 12 months of cash reserves.

Oliver’s approach, The Hidden Wealth System (www.thehiddenwealthsystem.com), provides unique wealth building strategies that ensure that a client’s financial safety, liquidity and growth are secured. It is based on a concept of four worlds of financial investment. “World One” is the world of safety, our cash reserves. The second world is security, what Oliver calls “your lifestyle income world.”

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The third world is protection. This means: protecting your income, your health, creating a pension or social security replacement for your spouse and creating wealth preservation to ensure that the fruits of your life's work are efficiently passed to the next generation. Planning in this third world is designed to transfer resources after death to children, church or charity. The aim of this planning is to ensure that you take care of the next generation. The fourth is the world beyond all this, the world of growth. Logically, if you lack safety, security and protection to begin with, the other worlds are irrelevant.

Once investors have 12 months of cash reserves, they most often feel bold enough to start investing. For most investors, the stock market or real estate are obvious choices. As the economy in the last few years has shown, this is terribly risky. When the market goes down and you lose 50%, you have to make 100% back just to break even. Clients should steer clear of jumping back into potentially risky investments, where they can lose even more of their principal. Many clients can't afford to lose money because, if they do, they run the risk of running out of retirement money before they run out of life. Therefore, Oliver's "middle world" is one of lifestyle and security. In his system, you must determine what your monthly income needs are based on your current lifestyle, then adjust these figures for inflation and determine how far into the future you will be able to realize an inflation adjusted income from this account. You should always structure the plan to provide this income until age 100.

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The goal is to carve out enough assets for this “world of security.” This is accomplished by what Oliver calls, “The MAP (Money Allocation Planning) Solution™”

“In the first world,” Oliver says, “you have the cash reserves for safety with a goal of one year of cash reserves equal to your after-tax, lifestyle annual income goal. The second world is the world of security so that you have a lifestyle income that you never risk outliving. This second world should always be protected from taxes, inflation, market risk and administration or management fees (see www.ThePersonalProtectedPensionPlan.com). You then use the third world, that of protection, to insure that what you have designed to happen, will happen. This is accomplished by providing proper coverage from wealth threats that can rob you of your income, health and life. Once the first three worlds have been determined, our clients can then go into the fourth world with their remaining money, as long as they realize that this world is exposed to risk of loss and also taxes (Federal Taxes are going up to 39.6% in 2011).

For example, if a client lives on \$50,000 a year, they can put this amount into the first world. In the second world, using proper Plan Allocation formulas, they determine the amount of money they need to provide a lifestyle income. Again, the money placed in this world should be free from market risks, taxes and high fees. If the client believes that inflation will be six percent, we build this adjustment into our Hidden Wealth System model. “I have done over

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5,000 consultations throughout my career,” Oliver says, “and amazingly, I have never encountered any client who had an ‘inflation impact plan or pension protection plan’. For most clients, inflation just sort of creeps up on them or they believe it will not have a significant impact on their retirement or pension plans. I also have never met with someone that had a Personal Protected Pension Plan™ that provides protection from both inflation and lost pension exposure. That is what makes The Hidden Wealth Management System™ unique. We do our best to educate people that you can’t just sock away money for a rainy day or invest in Wall Street, where your money’s always at risk to low yields, high fees and taxes!”

Once the middle world assets have been determined, Oliver shifts his clients’ financial attention to determining the amount of money to be placed into the third world that is, the protection world. This is the money that will be available after the clients have taken care of their need for safety (the first world) and their lifestyle income world for security. The third world of protection provides needed risk protection through Estate Preservation planning, Long Term Care insurance, Disability, Liability, Life and Health insurance coverage’s to protect the client’s estate, life and health and to guard against unexpected injury. The Legacy Life Plan™ is a unique design for the next generation to have a guaranteed plan design for their retirement money.

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This money can be left behind to create a family legacy. The client's children should be involved in this planning area. This guarantees the children will have a secure retirement and that the parents will have the ability to enjoy spending their hard earned assets over their lifetime safe in the knowledge that they have provided for the next generation. Oliver says that a lot of retired folks like to play the stock market as a hobby, but they usually aren't doing it with the "house's" money. But once you have your first three "worlds" established, you can play with the house's money. Chuck Oliver's "worlds" allow clients to do what he terms as "safe money planning strategies."

To this end, Oliver has helped to plan, design and create the most Tax Advantaged and Asset Protected Plan in existence. This type of plan resides in the safest asset class in history—insurance. Life insurance has always honored its obligations in over 300 years of its existence. In fact, there has never been a time in history when an insurance company has failed to meet its obligations! There are no other asset classes that have this record. Brokerages and banks are falling as you read this.

With a proven protected pension plan design, clients can: 1) borrow their own retirement plan funding monies from the policy death benefit, tax-free; 2) use the death benefit of the policy to pay for taxes owed on the IRA money being used to fund the plan never directly coming from the pocket of the client; 3) grow the money in the plan tax-free;

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4) know that the money in the account is protected from ever losing to a volatile market, so that their principal is always protected with a unique crediting strategy linked only to market gains and not any losses; 5) grow their retirement at 140% of a linked index versus just 100% in a traditional investment (140% crediting means that if you earned only 6%, you are credited 8.40%) and 6) borrow the money from the plan tax-free – meaning, clients are not locked out or faced with penalties for removing money before age 59.5 and are not forced out at age 70.5 as traditional “qualified” plans require. The money from this world has no impact on tax owed on your social security.

Under Oliver’s system, 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, taxes, etc. You are using OPM- Other People’s Money from the account as a tax-free retirement income source that when designed properly you can pay all the taxes owed on IRA’s and 401k’s, defer Social Security benefits to take advantage of the max payout if one chooses, use needed capital to fund a business, avoid ever paying interest to any outside institution for future real estate, travel or car purchases (most people pay between \$500,000 and \$1,000,000 to outside institutions in interest alone) and the discretion of what one desires and when the desire to do is left up to them and not the Government. This strategy allows you to legally use the same money twice.

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twice. The loans being used from the policy are not required to be paid back until death and have a mechanism that ever prevents the death benefit to not cover the loans taken from the policy. You can also have peace of mind with asset protection of your retirement plan from litigation in certain states and you can be selective as to who can participate in the plan. Many medical professionals and business owners really like this added protection. This means that you don't have to include every employee or partner. If the plan is designed properly, you can also avoid having these monies being counted as part of your taxable estate. Estate taxes typically range from 50-55%.

Another great benefit in this design is college planning college for children. The assets inside this structure enable parents to pay a smaller sticker price for the college of their children's choice. It can sometimes allow them to obtain a reduced tuition price for a college that was previously outside their budget because the re-positioned assets inside of the plan present a different "needs profile" to the college.

The only vehicle that can offer, perform and provide a Personal Protected Pension Plan within these parameters is a **Maximum Funded Life Insurance Contract**, a specially designed life insurance contract that is designed for tax-free living benefits and not designed just for death benefit. This provides lifestyle income protection – to protect clients from running out of money before they run out of life with the real threats of taxes, inflation, management fees

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and market risks. Currently the government is trying to nationalize IRA's and 401k's rumored the largest asset grab in history. People want and need their money to last as long as they do. You can't afford to risk money you can't afford to lose. Oliver's design has never lost money to taxes or the market. His design only participates in the market when the market goes up and doesn't participate in the downside; never risking exposure to loss of one's principal and earning better than 8.5% tax-free for 30 years.

The Columbus, Ohio, native's driving need and desire to provide secure financial strategies for his client's stems from a life experience that started in his childhood while growing up in southeast Ohio. He lost his father at age seven, when his mother was 37. Oliver believes that his mother would have had more opportunities for a better retirement and choices for her lifestyle with travel and leisure later in life if she had received proper planning advice. After graduating with a B.A. from Capital University in Columbus, Ohio, he launched his career working as a manager for a finance company. Oliver soon realized just how poorly directed most clients are when it comes to managing their finances. Since then, he's been on a quest to help people fill the great void of not being properly educated about their finances; with a focus on retirement planning. He says that 9 out of 10 advisors are trained only in the first half of financial planning where consumers are taught about contribution and accumulation, not the 2nd half for distribution and transfer where the game of planning is one or lost.

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After being mentored by top, experienced advisors who taught him how to properly build retirement plans, he learned the downside of certain investments the hard way when some of his assets were annihilated in the bursting of the tech bubble. People don't know what people don't know or you can't be aware of something you are not aware of. "Wealthy people think and plan like wealthy people," he says, "whereas non-wealthy people tend to play the lottery, gamble in casinos (the stock market to most) and take other unnecessary risks with their money without key protection in place. I experienced being on the side of having the belief that I could actually take some risks with some of my money even though I already knew the odds were stacked in the house's favor. I learned the hard way with a large portion of my assets, a lesson no one would experience if they were educated in the proper wealth creation and preservation planning strategies. I have built a proven system for today's financial markets. I was able to weather the storm because I had my MAP (Managed Asset Planning) Solution™ in place; most people aren't that prepared."

In addition to being the Founder and CEO of the American Equity Advisory Group, LLC, The Chuck Oliver Team, Oliver is the creator of The Hidden Wealth System™ and The Personal Protected Pension Plan™. He has been in the financial planning industry since 1992. He has been a Fox News financial contributor, a contributor to The Next Big Thing Radio and the host of his own show radio show, "Your Hidden Wealth." His shows are available at:

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www.hiddenwealthradio.com. Oliver is also a member of several organizations, including PREP (Partnership for Retirement Education and Planning), NAIFA (National Association of Insurance and Financial Advisors), the Winter Park Better Business Bureau and NESAs (National Elder Service Associates). He was named to America's PremierExperts® as a Wealth Strategist and he is a Dean of The National Institute of Financial Education. Oliver is also the author of the best-selling book, *Power Principles for Success - Power a Tax-Free Financial Future*, and *Game Changers - The Personal Protected Pension Plan*. Oliver also co-authored the book, *Borrow Smart, Retire Rich*. In addition, he has another book that is scheduled to be released at the end of 2010.

Oliver is a certified Missed Fortune Affiliate Advisor with *New York Times* best-selling author Douglas Andrew of Missed Fortune, as a speaker, trainer and educator. He educates clients all over the country and is targeted on the East coast for teaching the principals of Missed Fortune Total Asset Optimization. Other accolades include: being the founder of a corporate financial education program, "The Money Sense Employer Program," a member of the acclaimed MDRT advisor planning association and earning the Top of the Table designation, the highest regarded retirement association within MDRT. MDRT is commonly regarded as The Premier Association of Financial Professionals.

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“The most fulfilling aspect of being a wealth strategist is helping people understand that life is about more than money,” says Oliver, the father of two boys whom he has coached in school sports for years. “This sounds unusual for someone with my credentials to say, but the truth is, once we help people get their M.A.P. (Money Allocation Plan) Solution™ in order - once our clients no longer have to worry about having their reserves, lifestyle income and legacy in place - they can be more focused on the other things in their life that matter most. This includes things such as: relationships, spirituality, their families, recreational activities and travel. If they are charitable types, there is a lot more they can do to serve other people when they are no longer serving the world of money. My job is to show clients that it’s not the money itself that matters. What matters is using a proven, understandable system that provides them with a design that has safety, security, protection and growth. This, in turn, gives them a worry free retirement and an insured legacy.”



Best-selling author Chuck Oliver is CEO of the American Equity Advisory Group, LLC and creator of ***The Hidden Wealth System™***. He is an industry recognized Wealth Strategist and Best-Selling Author who has been featured in *The Wall Street Journal, Newsweek, USA Today* and on CBS, NBC, ABC and FOX Networks. Mr. Oliver works with baby boomers, business owners and families who are uncertain about planning in and for retirement. Chuck helps his clients to gain clarity, achieve confidence and uncover their hidden wealth. Mr. Oliver's greatest achievement is his proven planning system which enables his clients to build their own personal protected pension plan. Chuck created ***The Personal Protected Pension Plan™*** which increases retirement income by 50% or more with no market risk and it establishes a tax-advantaged retirement for life that has averaged over 8% during the past 30 years. His unique planning design will grow your assets and allow you to access and transfer your money taxadvantaged, providing a personal protected pension for yourself, future generations and/or charitable causes. The plan creates a retirement income stream that can prevent losing money to the market or rising taxes. Mr. Oliver's design Has changed the lives of clients from all over the country by furnishing them with a secure, tax-advantaged retirement lifestyle.

Accomplishments Include:

- Founder and CEO of the American Equity Advisory Group, LLC, The Chuck Oliver Team and creator of *The Hidden Wealth System™* & *The Personal Protected Pension Plan™*
- Best-Selling Author, *Power Principles for Success*, "Empower a Tax-Free Retirement Future" and *Game Changers*, "The Business Owner Tax-Free Pension Solution"
- Co-author of *Borrow Smart, Retire Rich*
- Featured in *The Wall Street Journal, Newsweek* and *USA Today*. Featured on ABC, NBC and CBS Networks
- Fox TV News financial contributor
- Radio Show Host of *Your Hidden Wealth*
- Member of PREP the Partnership for Retirement Education and Planning
- Member NAIFA, National Association Insurance and Financial Advisors
- Member of the Winter Park Better Business Bureau
- Graduate of Capital University, Columbus, OH
- Member of NESA - Nationwide Elder Service Associates
- Named to *America's PremierExperts®* as a Wealth Strategist
- Dean of The National Institute of Financial Education, Corporate and College Retirement Planning divisions
- *The Next Big Thing* radio show, contributing provider
- Certified MFA & TEAM Member with Missed Fortune, Missed Fortune speaker, trainer and educator
- Founder of "The Money Sense Employer Program"
- MDRT Top of the Table-The Premier Association of Financial Professionals

Chuck's Unique Ability Statement: "Investing in the well being of others through strategic planning and innovative solutions to help transform personal and financial lives!"

You can learn more about Chuck Oliver at <http://www.ThePersonalProtectedPensionPlan.com>