



# Revolutionary Life

How much longer will your hard-earned retirement money last if you don't have to pay tax on that money?



# Revolutionary Life

## SO, YOU THINK YOU'RE PLANNING FOR RETIREMENT

### **INCREASING TAXES COULD MEAN TROUBLE**

401(k)s, 403(b)'s, 457's and traditional IRAs are funded with pre-tax dollars. This means your money grows tax-deferred and when you take out your money, that money is taxed at the current tax rate.

**-REMEMBER, YOU ARE POSTPONING, NOT AVOIDING TAXES -**

*Ask yourself this question . . .*

*Do you think tax rates in the future will be higher, lower or the same?*

*If you are like many people, you probably answered higher.*

**IF YOU THINK TAXES WILL BE HIGHER, WHY USE FINANCIAL STRATEGIES THAT POSTPONE YOUR TAXES?**



# Revolutionary Life

Most people would answer that question - "Because you'll most likely be in a lower tax bracket when you retire and you'll pay less in taxes." . . . Right?

But is that true?

When you're working, tax deductions such as mortgage interest, dependent children, and 401(k)s, 403(b)s, 457's and IRAs, tax breaks are also readily available. As you start to take money out of your traditional IRA, 403(b), 457 and 401(k) during retirement, most of your deductions are gone. Think about it; your children are no longer dependents, your house is paid off, and you're no longer contributing to your 401(k), 457 or 403(b).

***SO WHY WOULD YOU INVEST IN SOMETHING WHERE YOU'LL PAY MORE IN TAXES WHEN YOU TAKE A PAYOUT AT RETIREMENT?***



# Revolutionary Life

## **Enter the new 2018 GOP tax Plan.**

It is actually in the law that in 2025 Individual tax payers will all have taxes decreases eliminated at that time.

The CPI calculation has also changed so that a taxpayer may be in even a higher bracket than they were last year due to legislated bracket creep.

You'll need to talk to us so we can show you how you can increase your retirement income by 3 to 5 times as well as provide you with a life insurance death benefit, critical illness coverage, and chronic illness coverage.



# Revolutionary Life

## **MARKET VOLATILITY AND LACK OF SAFETY MAY STEAL YOUR RETIREMENT**

This happened twice in the decade 2000-2010. In 2001-2003, and again in 2008 most Americans lost about 40% in the value of their IRAs, 403(b)'s 401(k)s and 457's.

The loss of principal due to volatile markets should be unacceptable to you. Your money inside of the Revolutionary Life Plan can grow protected, without being subject to losses due to market conditions and can be positioned to last as long you do.

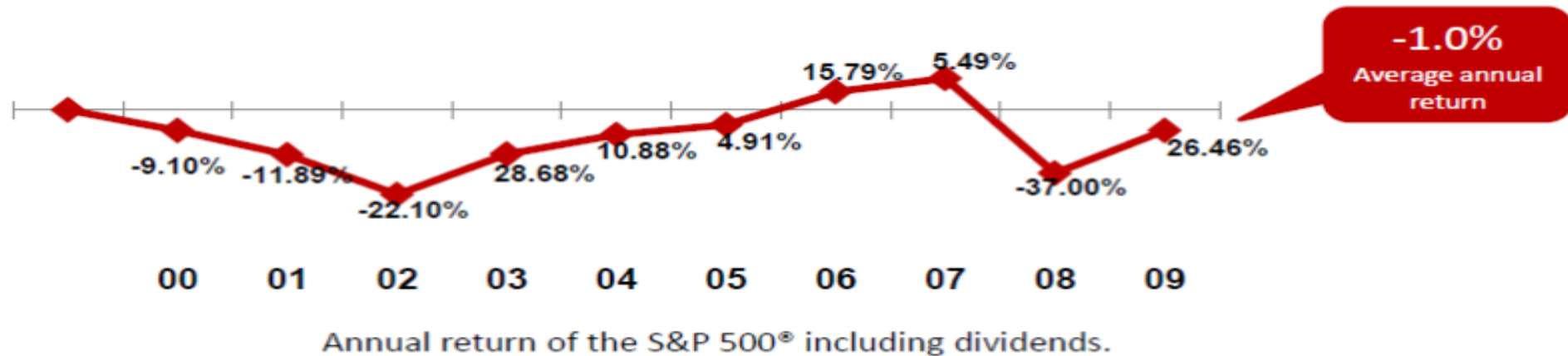
***Retirement should have stability and predictability ... not instability and worry.***

# Revolutionary Life

The S&P 500® introduced its first stock index in 1923<sup>1</sup>. Since that time, the worst decade of S&P 500® performance occurred from 2000-2009. This decade included not one but two bear markets, and represented the first decade the S&P 500®, on average, lost money – Its stocks, on average, returned -1%<sup>2</sup>.

For this reason, 2000-2009 is a good example of how a savings strategy could potentially perform in a poor market<sup>3</sup>.

To truly “stress test” a savings strategy, we must take it one step further. The bear markets of 2000-2009 were followed by a strong bull market<sup>2</sup>. However, we want to exclude that strong recovery. We want to see how a savings strategy could perform if the worst decade in S&P® history repeated itself... over and over again.<sup>3</sup>



<sup>1</sup> Google Finance, November 2017

<sup>2</sup> Yahoo! Finance, GSPC Annual Returns, January 2017

<sup>3</sup> This historical performance of the S&P 500 is not intended as an indication of its future performance and is not guaranteed. This chart is not intended to provide investment, tax or legal advice. Be sure to consult a qualified professional about your individual situation. This chart does not take into account investment fees, so actual results may be different than depicted above. This information is not intended to offer legal or investment advice. Please consult a qualified professional about your individual situation.



# Revolutionary Life

## ***DO THE MATH – THE REVOLUTIONARY LIFE PLAN- Makes Sense!***

As a hypothetical illustration, let's say that you want \$100,000 per year during retirement for travel, fun, and expenses, and you're in a 33% tax bracket (between all the taxes you pay).

Using the 401(k), 403(b), 457 way - to net \$100,000, you'll need to pull \$150,000 out of your current plan because, you'll be sending \$50,000 (or one-third of your money) in taxes to Uncle Sam!

Using the Revolutionary Life way: In a properly structured Revolutionary Life Plan, a loan of \$100,000 equals \$100,000. Zero dollars go to taxes!

**How much more peace of mind will you have if you don't have to worry about your money running out due to increasing taxes eating away at your distributions?**





# Revolutionary Life

**YOU SHOULD HAVE ACCESS TO BENEFITS YOU CAN USE, WHILE YOU ARE LIVING.**

We feel Revolutionary Life's Living Benefits provide a combined solution that you can afford to have, but cannot afford to be without. This unique package can help protect your plans for today and tomorrow. We call it:

*"Life insurance you don't have to die to use."*

**WHAT DOES "LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE" MEAN TO YOU?**

You can access your policy's benefits while you are still living. Your benefits may include coverage in case of a:

- Chronic Illness
- Terminal Illness
- Long Term Care
- Critical Illness
- Disability
- Tax Free Income

You can also have access to your policy's cash value for events such as education, a down payment on a house, or a Tax Free retirement payout.





# Revolutionary Life

## **EXPECT MORE...FLEXIBILITY**

### **Premiums and Death Benefit**

With Revolutionary Life you can make level, increasing or decreasing payments, you can even skip payments altogether if you have sufficient policy cash value. Paying higher than required premiums results in enhanced tax-deferred cash value accumulation.

As your needs change, your policy's death benefit can be increased or decreased, thereby eliminating the need for multiple policies.

Access to policy cash values one of the greatest features of Revolutionary Life is the tax-deferred build-up of policy cash value. You have the ability to access that value during your lifetime, income tax-free.



# Revolutionary Life

## **Expect More...Value**

Revolutionary, no additional cost Accelerated Benefit riders (ABR)

Medical conditions and illnesses, though not always fatal, can have a serious impact on your lifestyle and your ability to live independently. Uncovered costs can deplete even substantial savings in fairly short order. Revolutionary Life's revolutionary, no additional cost living benefit riders potentially provide a cost effective solution.

If you qualify, you can access your policy's death benefit, while you are living, to cover expenses associated with a Chronic, Critical, or Terminal illness. These benefits may be used for anything, for example, travel, medical expenses, additional care or other unexpected costs.

*You can rest assured that with Revolutionary Life you'll never lose policy value due to a decline in the Index.\**

\*Guarantees are dependent upon the claims-paying ability of the issuing company.



# Revolutionary Life

## **But what if I die?**

Since the Revolutionary Life is a high grade Index Universal Life you have insurance built into your plan, and this will benefit you greatly because it's self-completing, if you don't make it to retirement age.

Let us assume your Revolutionary Life Plan covers you for \$250,000 and your cost is \$2000 a year and you had a choice of doing this or putting that same \$2000 into a Roth IRA.

You put that \$2000 into Roth IRA and you passed away the next year. How much would your spouse receive? If you said \$2000 plus interest, you'd be correct.

What if you purchased the Revolutionary Life for the same \$2000 a year. How much would your spouse receive? The answer is \$250,000!

Which do you think your spouse would rather have?



# Revolutionary Life

## **What about converting my 401k, 403b, 457 or Traditional IRA to a ROTH?**

First, let me ask you a question, would you like to pay taxes on \$1000 now, or \$5000 in the future?

As was stated in the beginning, you will be taxed on your payouts at the existing tax rates when you take it out – and you probably said taxes would be higher at that time. So why not move your funds into a High Grade Index Universal Life or if you have health problems, a ROTH IRA now and have those payout funds be – Tax Free!

Doing this could save you hundreds of thousands of dollars!

If this makes sense to you, what steps have you taken to accomplish this?

If you haven't taken those steps, are you interested in getting started?

In the booklet you were given when you came in, Financial Priorities Questionnaire, please check numbers 5 and or 8 and we will contact you to get the ball rolling.



# Revolutionary Life

## **EXECUTIVE BONUS PLAN - SECTION 162(A)**

### **What is it?**

It's a bonus arrangement that allows employers to selectively offer permanent life insurance to certain key employees, including owner-employees. You own the policy and the cash value, and you select the beneficiary to receive death benefits. The employer pays policy premiums as a bonus, which is taxable compensation to the key employee and tax-deductible by the employer.

### **How does that benefit me?**

If you or your spouse own an incorporated business (not an LLC) you can purchase the Revolutionary Life on your spouse and yourself, your business will bonus you the premium and in the case of a double bonus plan, your taxes and since it is a corporate expense – write it off!

The cash value grows tax deferred and you can take your money out Tax-Free! You have created a true Tax-Shelter!

Talk to one of our planners about the Revolutionary Life Executive Bonus Plan



# Revolutionary Life

## **What about your returns on the High Grade Universal Life and the ROTH IRA?**

What if you could guarantee your savings never decreases due to a market downswing while still participating in a portion of the market's upside potential?

The value will grow at a rate based on the fixed or index account (or index accounts) you choose. Index accounts are tied to market performance, but they are not an actual investment in the stock market. We'll go more in depth in the "how your value can grow" section.

In other words, you'll get credit for the market's growth in up times. In down times, when the market sees zero gains or actually loses value, your funds will never be at risk of decreasing due to those losses

Another advantage is an annual reset feature, which applies no matter which crediting method you choose. With the annual reset, any interest credits are added, or credited, to your accumulation value on each contract anniversary. Once credited, they are locked in. That means they can't be taken away due to negative index performance. At that point, they are included in your accumulation value, giving you the advantage of compounding interest in subsequent years.





# Revolutionary Life

**Pick from a wide variety of index options\***

S&P 500® Index

S&P Multi-Asset Risk Control 5%  
Excess Return Index (S&P MARC 5% ER)

S&P 500® Low Volatility Daily  
Risk Control 5% Index

S&P MidCap 400® Index

Dow Jones Industrial  
Average™ Index (DJIA®)

Russell 2000® Index

Nasdaq-100® Index

EURO STOXX 50® (Price) Index

Hang Seng Index

BNP Paribas Momentum 5 Index

\* Depending on the product and company





# Revolutionary Life

**Diversify your premium among different index account options\***

Monthly Point-to-Point *(with or without a index cap rate)*

Annual Point-To-Point *(with or without an index cap rate)*

Annual Point-To-Point *(subject to an index margin)*

Annual Point-To-Point *(with or without a participation rate)*

Inverse Performance Trigger *(declared performance rate)*

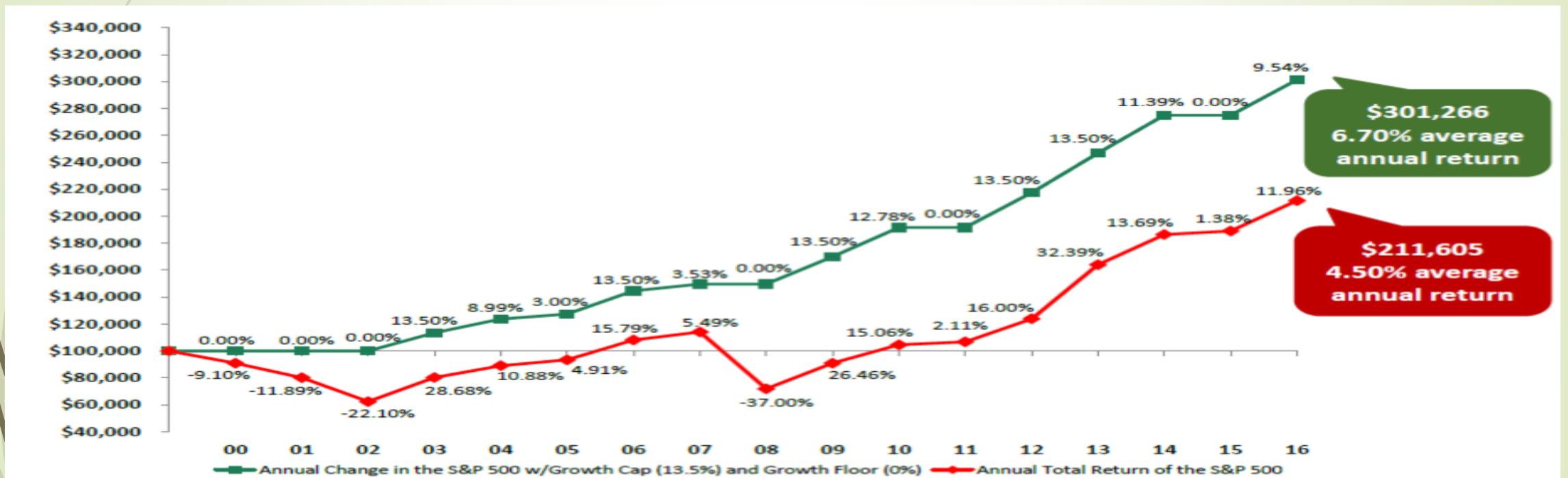
Annual Point-To-Point with Threshold Participation Strategy  
*(subject to base and enhanced participation rates and index return threshold)*

\*Just a sampling of different account options, vary by company and product

# Revolutionary Life

## So how does one of the indexing methods – the S&P, compare to the actual S&P returns?

Below is a comparison of \$100,000 invested this century in stocks reflected by the movement of the S&P 500® total return including dividends (red line) and the interest credited under an Indexing method using the S&P 500® with a hypothetical cap of 13.5% and a floor of 0% (green line).<sup>1</sup> This comparison does not include any charges for the mortality costs of life insurance nor any stock investment fees, so the actual comparative values may vary from what is shown.



Source: Yahoo Finance GSPC Historical Prices

<sup>1</sup>This historical performance of the S&P 500® is not intended as an indication of its future performance and is not guaranteed. This graph is only intended to demonstrate how the S&P 500®, excluding dividends, would be impacted by the hypothetical growth cap of 13.5% and the hypothetical floor of 0%, and is not a prediction of how any Indexed Universal Life Insurance product might have operated had it existed over the period depicted above. The actual historical growth of an IUL product existing over the period depicted above may have been higher or lower than assumed, and likely would have fluctuated subject to product guarantees.



# Revolutionary Life

But what about the pre-tax plans like the 401k, 403b, 457 and the Traditional IRA, do we need those plans?

Yes! . . . You need these types of plans because of the tax planning capabilities, and diversification.

But . . . You need to know how to use them in your overall planning, you have to know how to coordinate both of these plans together into one cohesive plan.

That's where we come in. We have done these types of customized plans since 1975 and we know how to coordinate them during the contribution or growth phase and more importantly in the payout or retirement phase.

But first let's see how you can use a pre-tax plan . . .



# Revolutionary Life

## The Advantage™

### Intelligent Financial and Tax Planning

For employees of organizations that utilize 401k, 403b, 457 and Traditional IRA's. Which would include School Systems, Colleges, Universities and Techs both Public and Private, all 501 (c)(3) Organizations, State, County, City and private company employees.



# Revolutionary Life

## The Advantage™

### What is The Advantage?

For personal and business goals, you'll enjoy significant tax benefits with **The Advantage**.

Whether you are building assets for your dream house, children's education, business opportunity, or retirement – whatever your goals, **The Advantage** is the right financial tool for you.



# Revolutionary Life

## The Advantage™

### **The Most Powerful Financial Protection Allowed By Law**

- Lessen exposure to inflation and interest rates.
- Manage investments to meet changing needs.
- Reduce your present and future tax liabilities.
- Increase or decrease the size and frequency of your investments.
- Protect yourself and your loved-ones from economic death.
- Receive tax-free income when you need it most.
- Retire with financial peace of mind and dignity.

If it could have all of this, you might just call it the best financial plan for you . . .

We call it **The Advantage.**



# Revolutionary Life

## The Advantage™

### **Why do you need The Advantage?**

#### **Tax-Deferred Compounding**

While your plan is in force, accrued interest, dividends and capital gains are not taxable.

Investments such as CD's, savings accounts and most mutual funds, though, are subject to federal and state taxes.

Your money, therefore, through tax-deferred compounding, grows faster at a significantly higher rate-of-return.





# Revolutionary Life

## The Advantage™

### Why do you need The Advantage?

#### **Pre-Tax Investing**

Since a portion of your monies are invested pre-tax, the size of your investments increase while the amount of your taxes decrease.

#### **Diversified Investing**

You can select and re-select among a wide range of investment strategies to meet your ever-changing financial needs.



# Revolutionary Life

## The Advantage™

### How The Advantage Works For You

If you were earning \$2,500 and saving \$200 in the credit union, you would be in the 28% tax bracket.

Your monthly pay check would reflect the following:

\$2500.00	Monthly Gross Income
\$437.32	Income Tax
\$191.25	FICA/Medicare
\$200.00	Bank/Credit Union
<hr/>	
\$1671.43	Monthly net income

# Revolutionary Life

## The Advantage™

Using The Advantage, your pay check would look like this:

\$2500.00	Monthly Gross Income
\$380.00	The Advantage (pre-tax)
\$237.05	Income Tax
\$191.25	FICA/Medicare
<hr/>	
\$1691.70	Monthly net income

Using the power of The Advantage this employee was able to increase their savings from \$200 a month to \$380 a month AND increase their take home pay by \$20.27 a month!



# Revolutionary Life

Now that you know –

- What Revolutionary Life and The Advantage is
- How you can use The Advantage, and
- Why you need both the Revolutionary life and The Advantage

Let's look at a Case Study combining both the Revolutionary Life and The Advantage to really understand what makes this a truly remarkable Plan.



# Revolutionary Life

Case Study

Bob State Employee

Male age 44, single

\$44,400 Annual Salary

Paid 12 times per year – Monthly

No 401k

# Revolutionary Life

Data Input	
Employer	12 Pay Monthly
Gross Income per Paycheck	\$3,700.00
Pre-Tax Withdrawals	
Pre-Tax 125	\$47.00
401(k)	\$0.00
The employer does not contribute to the retirement plan.	
TSA	\$0.00
The employer does not contribute to the retirement plan.	
Pension	0%
Federal Withholdings	
W-4 Status	Single
W-4 Allowances	0
Additional Federal Tax	\$0.00
State Withholdings	
Status	Single
Allowances	0
Additional State Tax	\$0.00
After-Tax Deductions	\$150.00
After-Tax Deductions - Bank/CU	
\$50k Term	\$100.00
TOTAL	\$150.00

No 401k Plan

He has after tax deductions totaling \$150.00

# Revolutionary Life

Calculations	Current	Proposed #1
Tax Filing Information		
Federal Status/Allow	S/0	S/2
State Status/Allow.	S/0	S/2
Gross Income per Paycheck	\$3,700.00	\$3,700.00
Pre-Tax Withdrawals		
Pre-Tax 125	\$47.00	\$47.00
401(k)	\$0.00 0%	\$125.00 3.3784%
TSA	\$0.00 0%	\$0.00 0%
Pension	\$296.00	\$296.00
Total Taxable	\$3,357.00	\$3,232.00

The first thing we did is reposition his Credit Union deduction from \$100 to \$125 into a new 401k plan.

That's an increase of \$25 per paycheck.



# Revolutionary Life

Taxation		
Federal Taxes	\$440.81	\$317.61
State Taxes	\$157.09	\$125.94
FICA	\$226.49	\$226.49
Medicare	\$52.97	\$52.97
Marginal Tax Bracket	30.75%	20.75%
Tax Savings	N/A	\$154.35
After-Tax Deductions	\$150.00	\$152.00
Net Pay	\$2,329.64	\$2,356.99
Estimated Change in Take Home Pay:		\$27.35

The next step is to add the product that provides Tax Free income Bob requested.

These changes are in the After-Tax Deductions, he now has:

\$152.00 – IUL Plan that provides \$100,000 face amount , plus \$5726/YR Tax Free retirement income.

Total of - \$152.00

A monthly increase of:

\$102.00

Remember, \$100 of the after-tax deductions went into his new 401k.

# Revolutionary Life

Taxation		
Federal Taxes	\$440.81	\$317.61
State Taxes	\$157.09	\$125.94
FICA	\$226.49	\$226.49
Medicare	\$52.97	\$52.97
Marginal Tax Bracket	30.75%	20.75%
Tax Savings	N/A	\$154.35
After-Tax Deductions	\$150.00	\$152.00
Net Pay	\$2,329.64	\$2,356.99
Estimated Change in Take Home Pay:		\$27.35

New 401k    \$125.00

After-Tax Deductions:  
UL Life       \$152.00

So what have we accomplished for Bob?

We have moved Bob's \$100 payment from the bank/CU and started a 401k retirement plan with a monthly contribution of \$125.00

We have replaced Bob's \$50,000 Term policy with a monthly premium of \$50.00 to a \$100,000 High Grade Index Universal Life policy with a monthly premium of \$152.00 and provided him with an annual tax-free income of \$5725

AND, Bob's take home pay went up by \$27.35!



# Revolutionary life

## Ameritas FLX Living Benefits Index UL

A Supplemental Illustration Protection for Your Beneficiaries FLX Living Benefits Indexed Universal Life insurance offers permanent protection providing security for loved ones in the event of the insured's death. This essential protection can help your family avoid major changes—like selling the family home, switching schools or changing their lifestyle. One of the many valuable benefits of life insurance is that your beneficiaries may receive this death benefit income tax-free.

Initial Death Benefit: \$100,000

**Cash Flow** This policy provides for tax-deferred buildup of policy values. It has the potential to grow based, in part, on the performance of an external equity index and will never decrease due to market volatility or the performance of the index. You can borrow or withdraw from this policy value to provide cash flow during retirement or to help fund other needs along life's journey.

Illustrated Monthly Income @ age 65 **\$477/month - tax free**

Illustrated Annual Income **\$5,726/year - tax free**

Illustrated Total Received @ age 100 **\$114,524 – tax free**

# Revolutionary Life

## Protection for You with Living Benefits

Accelerated Death Benefits for terminal, chronic and critical illnesses are automatically included in your policy at no additional premium. They give you flexibility and options to accelerate a portion of your death benefit in the event of a serious illness or accident. The amount you would receive would be determined based on the qualifying event and the value of your policy. Once you qualify, your life expectancy does not reduce or discount how much of your policy's death benefit you can receive.

## Remaining Death Benefit after Living Benefit Acceleration

Once a living benefit claim is taken, the policy death benefit is reduced by the acceleration amount paid plus accrued interest. The death benefit will also be reduced by any loan balance and partial withdrawals taken after first accelerated benefit request. The death benefit will never fall below 10% of the specified amount as of the first accelerated benefit request. You are required to continue to pay at least the minimum premium necessary to keep the base policy and any attached riders in force.

Benefit	Amount Available	Guaranteed Lump Sum Amount for Qualifying Conditions
Terminal Illness	75% of \$100,000	\$75,000
Chronic Illness	50% of \$100,000	\$50,000
Critical Illness	25% of \$100,000	\$25,000

The accelerated death benefit will be paid in a lump sum for a critical or terminal illness. Chronic illness payments can be made annually up to limits declared each year by the IRS (IRC § 7702B); exceeding the per diem limits could cause significant tax consequences. Please consult your tax advisor for full details.



# Revolutionary Life

## The Advantage™

One huge advantage to using The Advantage is the customization that you can do.

Lets use another example of Jane School Employee. Instead of putting her money in an High Grade Index UL Plan she decided that she still wanted more life insurance protection but she also had worries about paying her deductible and co-insurance in her health plan and Critical Illness protection.

See what we did for Jane -



# Revolutionary Life

## The Advantage™

### Case Study

Jane Doe

Female age 44, single

\$68,400 annual salary

Paid 12 times per year – monthly

No 403b



# Revolutionary Life

Calculations	Current
Tax Filing Information	
Federal Status/Allow	S/0
State Allowances	0
Incomes	
Gross Income/Paycheck	\$5,200.00
Additional Income	\$0.00
Summer Pay	\$0.00
Pre-Tax Withdrawals	
Pre-Tax 125	\$165.00
401(k)	\$0.00
	0%
TSA	\$0.00
	0%
Pension	\$416.00
Total Taxable	\$4,619.00
Taxation	
Federal Taxes	\$762.56
State Taxes	\$298.33
Local Tax	\$0.00
FICA	\$312.17
Medicare	\$73.01
Marginal Tax Bracket	32%
Tax Savings	N/A
After-Tax Deductions	\$325.00
Net Pay	\$2,847.93

## Janes' Paycheck

No 403b (TSA) Contributions

The Pension is for the South Carolina Retirement System – 8% automatically taken out.

She has after-tax deductions of:

\$200 savings in Credit union

\$75.00 loan pay back

\$50.00 for \$50,000 of term insurance



# Revolutionary Life

Calculations	Proposed #1
Tax Filing Information	
Federal Status/Allow	S/2
State Allowances	2
Incomes	
Gross Income/Paycheck	\$5,200.00
Additional Income	\$0.00
Summer Pay	\$0.00
Pre-Tax Withdrawals	
Pre-Tax 125	\$165.00
401(k)	\$0.00
	0%
TSA	\$370.00
	0%
Pension	\$416.00
Total Taxable	\$4,249.00

The first thing we did is reposition her Credit Union deduction from \$200 to \$370 into the TSA.

That's an increase of \$170 per paycheck.

# Revolutionary Life

Taxation	
Federal Taxes	\$499.23
State Taxes	\$230.43
FICA	\$312.17
Medicare	\$73.01
Marginal Tax Bracket	32%
Tax Savings	\$324.98
After-Tax Deductions	\$235.19
Net Pay	\$2,898.97

The next step is to put in the products that Jane requested.

These changes are in the After-Tax Deductions, she now has:

\$91.00 – \$100,000 20 year term

\$24.09 - \$15k Critical Illness

\$45.10 - \$3000 Health GAP Plan

\$75.00 – Loan payback

Total of - \$235.19

A monthly increase of:

\$110.19



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What we have accomplished for Jane:

- Increased her savings from \$200 to \$370 (\$170 more)
- Increased her life insurance protection from \$50,000 to \$100,000, but this also increased her premium from \$50.00 to \$91.00.
- Added the protection of a \$15,000 Guarantee Issue Critical Illness plan for an additional premium of \$24.09
- Added a medical GAP protection plan to help Jane with her deductible and co-insurance for an additional premium of \$45.10

And she still has her \$75 loan payback

# Revolutionary Life

Calculations	Current	Proposed #1
Tax Filing Information		
Federal Status/Allow	S/0	S/2
State Allowances	0	2
Gross Income per Paycheck	\$5,200.00	\$5,200.00
Pre-Tax Withdrawals		
Pre-Tax 125	\$165.00	\$165.00
401(k)	\$0.00 0%	\$0.00 0%
TSA	\$0.00 0%	\$370.00 0%
Pension	\$416.00	\$416.00
Total Taxable	\$4,619.00	\$4,249.00
Taxation		
Federal Taxes	\$756.31	\$499.23
State Taxes	\$298.33	\$230.43
FICA	\$312.17	\$312.17
Medicare	\$73.01	\$73.01
Marginal Tax Bracket	32%	32%
Tax Savings	N/A	\$324.98
After-Tax Deductions	\$325.00	\$235.19
Net Pay	\$2,854.18	\$2,898.97
Estimated Change in Take Home Pay:		\$44.79

After the 403b savings increase of \$170 and her insurance premium increases of \$110.19 Jane actually took home \$44.79 MORE than she did BEFORE we did our planning.

So what did it actually cost her?

NOTHING!

Let's go one step further – How about a Guaranteed 39% return on your money?



# Revolutionary Life

A 39% return – Guaranteed!

Maybe more, maybe less, but it could be as high as 60%+

But How?



# Revolutionary Life

## **The Magic of Repositioning - A 39% Return? Yes, Really!**

Here's something you can use to decrease taxes, increase savings, increase the take home pay and get a 39% return on your money!

Let's assume you have \$2500 in a CD, savings account at a bank or credit union. You can't write a lump-sum amount and transfer it into a TSA (unless it's from a qualified plan and you're allowed to) but you can reposition this money and make a bundle at the same time, here's how:

Account: From a CD, Credit Union Savings, Mutual Fund, etc.

Amount: \$2500

# of pay periods: 10

Amount per pay: \$250

Tax Bracket: 28%

TSA Amount: \$348

# Revolutionary Life

## Original Paycheck

Gross	TSA	Section 125	Tax	State Tax	FICA	Medical	SCRS/ Misc.	Non- TSA	NET
2,800.00	0	0	412.35	159.00	173.60	40.60	168.00	0	1,846.45

Put the \$2500 into a money market fund or your checking account and each pay period write yourself a check for \$250. Remember you used your tax bracket to your advantage and actually did a reduction (pre-tax) savings of \$348 (see next slide) and after doing that it would look like this



# Revolutionary Life

## Original Paycheck

Gross	TSA	Section 125	Tax	State Tax	FICA	Medical	SCRS/ Misc.	Non- TSA	NET
2,800.00	0	0	412.35	159.00	173.60	40.60	168.00	0	1,846.45

## Paycheck With New TSA Amount

Gross	TSA	Section 125	Tax	State Tax	FICA	Medical	SCRS/ Misc.	Non- TSA	NET
2,800.00	348.00	0	314.91	135.00	173.60	40.60	168.00	0	1,619.89

NEW TAKE HOME PAY	\$1619.89
Plus amount from your checking acct	\$ 250.00
TOTAL	\$1869.89

**In one year the original \$2500 contributed into your TSA has a value of \$3480 (39% return) – Plus Interest! AND your take home pay increased by \$23.44!**



# Revolutionary Life

With proper planning using The Revolutionary Life Plan, we can show you:

1. How to receive Tax-Free Income so you needn't worry about tax rates in the future.
2. We can also show you how to shelter your money from volatile markets
3. How to lock in your gains every year.
4. How to access your benefits for Critical and Chronic Care
5. The benefits of an Executive Bonus Plan if you or your spouse own an incorporated business
6. How to get a 39%± return on your money
7. How to provide needed benefits for your family without an added cost.

And so much more!

Each person is different and your goals and retirement plans are different, so you owe it to yourself to sit with one of our planners and see if we can help you. Please fill out the Financial Priorities Questionnaire that you received when you arrived and give it to a representative and they will arrange a convenient time to meet.