

Have you thought about tax-free income in your retirement?

**Strategizer**

I haven't...but I'd like to learn how I can get that.

**Me**

## The Strategizer<sup>SM</sup>

### A Time-Tested Formula for Maximizing Your Paycheck


Whether you are building assets for your dream house, children's education, business opportunity, or retirement, you'll enjoy significant tax benefits by implementing The Strategizer – your customized investment plan with tax-free income.

#### WHO CAN IT HELP?

- any employee
- those planning for retirement
- self-employed individuals

#### HOW IT WORKS

- Make a complimentary first appointment with an Advisor who will ask you some questions.
- Proceed by answering more questions about your paycheck, investments and benefits.
- Receive a strategy that will make the most of your options.



When was the last time someone explained your 401k or 403b to you?

**Strategizer**

Hmmm...actually never.

**Me**

## When your paycheck gets an annual checkup, it could...

- 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 you and your loved-ones from economic death.
- Provide tax-free income when you need it most.
- Help you 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 Strategizer<sup>SM</sup>.



# Six Tax and Financial Benefits

Have you reviewed your benefits and do you know if you still need them?

Strategizer

I only look at my take-home pay.

Me

## 1 Tax-Deferred Compounding

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

## 2 Tax-Free Income

There is a little known IRS tax law strategy that the wealthiest top 10% of American families have been using for more than 40 years to cut taxes and preserve capital. It works. A Tax-Free Index Universal Life (IUL) can produce **an income you won't outlive!** This approach has also been known to double, even triple after-tax income compared to a 401(k) or 403(b) retirement plan. This methodology, the tax-free alternative, is also known as "living benefit life insurance." It's just a part of what we call The Strategizer. See what we did for Jane on page 4.

## 3 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.

## 4 Tax-Free Death Proceeds

Upon your demise, even though you may have borrowed a substantial number of income tax-free dollars from your plan, all remaining proceeds pass to your loved-ones as tax-free distributions.

## 5 Diversified Investing

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

## 6 Living Benefits

There are benefits that you don't need to die in order to collect, such as Chronic, Critical, and Terminal Illness (IUL) along with other insurance benefits such as Accident and Disability.

**People don't plan to fail. They fail to plan.**

For every 100 people that retire at age 64, only 3 retire on an annual income of \$31,000 or more.\*

Based on an average annual 6.2% increase in inflation for the past 20 years, even this fortunate minority will find it hard to make ends meet during their golden years.

Will you have enough retirement income to enjoy your present lifestyle?

Will your retirement income keep pace with inflation?

The Strategizer gives you a plan to succeed!

\* From a recent study by the U.S. Department of Health & Science



# Jane's Strategizer



Single, Age 45  
 School Teacher  
 Makes \$64,000/year  
 No Investment Account  
 \$50/mo for \$50,000 Term Life Insurance  
 \$200 Credit Union Savings  
 \$75/mo Loan Payback

	CURRENT	PROPOSED
<b>Tax Filing Information</b>		
Federal Status/Allow	S/0	S/2
State Allowances	0	2
<b>Incomes</b>		
Gross Income/Paycheck	\$5,200.00	\$5,200.00
Additional Income	\$0.00	\$0.00
<b>Pre-Tax Withdrawals</b>		
Pre-Tax 125	\$165.00	\$165.00
401(k)	\$0.00	\$0.00
<b>TSA</b>	<b>\$0.00</b>	<b>\$370.00</b>
Pension	\$416.00	\$416.00
Total Taxable	\$4,619.00	\$4,249.00
<b>Taxation</b>		
Federal Taxes	\$752.56	\$505.48
State Taxes	\$298.33	\$230.43
Local Tax	\$0.00	\$0.00
FICA	\$312.17	\$312.17
Medicare	\$73.01	\$73.01
Marginal Tax Bracket	32%	32%
Tax Savings	N/A	\$324.98
<b>After-Tax Deductions</b>	<b>\$325.00</b>	<b>\$263.20</b>
<b>Net Pay</b>	<b>\$2,847.33</b>	<b>\$2,864.71</b>

**\$200** (Credit Union Savings)  
**\$75** (Loan Payback)  
**\$50** (\$50k Term Life)

And, she takes home **\$16.78 more** than she did before!

## What we have accomplished for Jane:

← **Increased her savings** from \$200 (Credit Union) to \$370 (TSA). That's \$170 more.

Jane **will now receive** income from her Life Insurance (IUL) of **\$9,000 per year TAX FREE** once she retires.



← **Increased her Life Insurance** from \$50k (Term) to \$150k (IUL), but this also increased her premium from \$50 to **\$188.20** = Total of **\$263.20**, including her \$75 loan payback.



# The Strategizer<sup>SM</sup>

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## A Commitment To A Commitment

The Strategizer, an intelligent and sophisticated approach to tax, investment and retirement planning, requires a strong commitment to your financial security by you and your Advisor. This means a long-term relationship built on trust and sharing between you, your Advisor and the entire team at Surity Select working on your behalf. Are you willing to commit? We are!

The Strategizer is the financial services product of Surity Select, assisting educators and employees of other non-profit and for-profit organizations and corporations with their tax qualified plans and retirement.