



GUIDE

TO A

TAX-FREE RETIREMENT



A CLOSER LOOK AT RETIRING TAX-FREE...

Content:

- What Direction Do You Think Taxes Will Go?
- What are Your Retirement Options?
- There Are 3 Main Tax Advantages of FIUL:
- Still Unsure if FIUL is Right for You?

You work

HARD

for your

MONEY



You pay

TAXES

all through your working years!



Why would you keep

PAYING

UNCLE SAM

once you've stopped working?



A photograph of a man and a young boy sitting on a wooden dock by a lake. The man, wearing a pink polo shirt and khaki shorts, is holding a fishing rod. The boy, wearing a blue plaid shirt and shorts, is sitting next to him. The background is a lush green field of tall grasses.

WHAT ARE YOUR RETIREMENT OPTIONS?

After Tax	-Savings Accounts -Certificates of Deposit (Bank CDs)
Pre-Tax	-Traditional IRAs -Company 401(k)s -Other Qualified Plans
Tax-Deferred	-Annuities -Modified Endowment Contracts (MECs)
Tax-Free	-Roth IRAs -Permanent Life Insurance Policies

WHAT DIRECTION DO YOU THINK TAXES WILL GO?

Taxes are what feed the U.S. Government. With the national debt on the rise, do you think taxes will rise as well? Now is the time to examine your assets and re-position them to be more tax-efficient.

MANY AMERICAN FAMILIES HAVE LITTLE TO NO LIFE INSURANCE

As many as one-third of all American families report not having enough life insurance or having no life insurance at all.

WHAT IF YOU COULD PROTECT YOUR FAMILY AND GROW YOUR RETIREMENT NEST EGG?

This is not your grandparents' life insurance – these policies are not just for your heirs anymore! There are living benefits to these types of life insurance contracts.

A FIXED INDEX UNIVERSAL LIFE POLICY IS A LONG-TERM SOLUTION FOR YOU & YOUR FAMILY!

An FIUL policy offers flexibility, accessibility and numerous tax advantages that you won't find in other financial products.

THERE ARE 3 MAIN TAX ADVANTAGES OF FIUL:

#1 Tax-Free Death Benefit to Designated Beneficiaries

In the unfortunate event that the policy owner passes away, his or her designated beneficiaries are protected and receive the policy death benefit tax-free and without the hassle of probate!

#2 Tax-Deferred Cash Value Accumulation

Unlike other savings vehicles, money that grows inside of a Fixed Index Universal Life Policy grows tax-deferred. This means you do not owe income taxes on the accumulation.

#3 Tax-Free Access to Cash Value for Retirement

The current tax code gives tax advantages to certain eligible life insurance contracts. Tax-free loans may be taken from non-Modified Endowment Contract policies, for as long as the insurance contract remains in force.



STILL UNSURE IF FIUL IS RIGHT FOR YOU?

Policy Owners Can Access Cash Value at Any Time

Accessibility limits set by the IRS such as the pre-59 ½ penalty for early access to qualified funds as well as age 70 ½ Required Minimum Distributions do not apply to FIUL plans!

Maximize Your Retirement Nest Egg

Unlike traditional Qualified retirement plans, eligible FIUL plans do not have limitations on the amount you can contribute to your plan. Yet your money still grows tax-deferred!

Your Hard-Earned Retirement Money Stays with You and Your Family, NOT Uncle Sam!

Whether you access your cash value to supplement your income in retirement, to help with college funding, to pay off debts or to cover other expenses help with college funding, pay off debts or to cover other expenses; or if your family receives the policy death benefit, you don't pay a dime in taxes!

Freedom Financial Systems

At Freedom Financial Systems , we can help you create a road-map for your retirement. Every one of our clients have unique needs and desires for their retirement. There is no “one size fits all” solution. We will take the time to listen, and then put together a plan that matches your specific needs.

Shouldn't You Retire Tax-Free?

Contact Freedom Financial Systems to Schedule a
Complimentary Consultation TODAY!

[Contact Us](#)

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*The information provided in this brochure is intended to be viewed as a broad, general discussion in regard to present, relevant tax law. Fortress Financial is not an accounting or law firm and does not give legal or tax advice. Present tax law is subject to change. Please consult with a qualified attorney or tax professional regarding current tax law and to obtain up to date tax advice.

Loans or withdrawals from a life insurance policy will reduce guaranteed cash values and death benefit values and could cause the policy to lapse. Additional premium payments may be required to keep the policy in-force. Should a lapse occur, outstanding policy loans in excess of the policy's cost basis may be subject to ordinary income tax.

Any advertised guarantees are based solely on the claims-paying ability and financial strength of the life insurance carrier chosen by the client and agent to carry out this retirement planning concept.

