



# ***"Living Debt Free And Truly Wealthy"***

***The Secret To Having  
A Tax FREE Retirement***

**Presented By:**

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*Material discussed in this booklet is meant for general illustration and/or informational purposes only and it is not to be construed as tax, legal, or investment advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary therefore, the information should be relied upon when coordinated with individual professional advice.*

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# Introduction

Given today's new tax laws, the current volatility of the stock market, new investment strategies and the availability of many new, innovative investment products, it makes it very difficult for most families to keep up to date and sort through it all.

This booklet is intended to provide our friends, families and clients with an overview of the information they need, to help them understand some of the many complex financial issues we all face in today's tough economic environment.

Today, many families are looking for more effective ways to secure their financial future. They recognize they need a better strategy as a foundation of their overall financial plan, instead of just relying on traditional financial planning techniques.

## **Common Concerns of Families**

While there are a number of different ways families approach their need to accumulate money, we have found that they have the following common concerns.

- **Reduce Or Eliminate Consumer Debt** - They need to free up money, so they can start saving for their future.
- **Growth of Principal** - With as little as they can save today, they need to maximize their investment growth.
- **Safety of Principal** - They can't afford to risk losing any more of their hard earned money.
- **Minimize Income Taxes** - No one likes to pay taxes, especially families on a tight budget.
- **Liquidity of Assets** - They want to have access to their money, without penalties, prior to age 65, for college, other family expenses and emergencies.

***This booklet is intended only as an overview. It is important to visit with your local financial services professional to determine how you can best use this information.***

# **The Great American Dream...**

50 years ago, as a nation, we were among the best savers in the world. The people from that generation saved and paid cash for everything, so they had no consumer debt.

And, those of us who were raised by that generation were told:

- Go to College
- Get A Good Job
- Buy A House
- Pay Off The Mortgage As Soon As You Can
- Save A Little Each Month

and

- ...You'll Be Set For Life!

# **It Was Rock Solid Advice...**

Because Our Parents and Grandparents...

- Lived In The Same House For Life
- Had One Job Their Entire Life
- Lived On One Income
- Retired With A Pension
- Had NO Credit Card Debt
- Saved A Little Money Consistently
- Could Count On Social Security Being There
- Only Planned On Being Retired For A Little While, So Inflation Was Not A Big Concern

# **It's An Entirely Different Story Today...**

Today, as a Nation, we are among the worst savers in the world and our consumer debt is out of control...

Today, we'll...

- Move 4-6 Times In Our Life
- Have 3-7 Jobs During Our Life
- Need Two Incomes Just To Live
- Probably Never Have A Pension
- Struggle With Credit Card Debt
- Save Very Little Money
- Worry About Social Security Being There
- Be Retired For 20 to 40 years, and worry about running out of money due to inflation

## **So, How Do We Keep The Great American Dream Alive?**

- We Need To Get Back To The Traditional Ways We Managed Our Money
- Find Ways To Cut Expenses Without Changing Our Lifestyle
- Find Ways To Make All Of Our Money and Assets Work For Us
- Establish Better Priorities In Our Financial Lives

**The two concepts we'll discuss in this booklet aren't exactly new. They are the smart money secrets bankers, businessmen and financiers have used for over a 100 years to amass great fortunes.**

# Found Money Management Concept #1

## Smart Debt Management

**Let me explain how big a problem debt is...**

- Over 433,000 Families filed for bankruptcy in 2023, that's One out of 297 households filed for bankruptcy.
- Credit card debt in the U.S. is soaring - almost quintupled since 1987. That's over 500%
- The Average Family's Credit Card/Loan balance is almost \$21,800 through 2023
- Average Interest Rate Paid On That Debt? 17%
- If you default - fail to make payment that % can shoot up to 29.99%

### **How Much Is Your Debt Really Costing You?**

If you have a Credit Card balance of \$21,800, with an Interest rate of 17%...

How much is that \$21,800 of Debt really costing you per year?

**\$3,700 Per Year!**

Is that \$3,700 better off in the banks pocket... or in yours?

If you saved that \$3,700 each year for...

**10 years @7.2%, you would have... \$55,322**

**20 years @7.2%, you would have... \$166,200**

**30 years @7.2%, you would have...\$388,425**

**So, for every 21,800 dollars you are in debt,  
It's costing you \$388,425 in future dollars!**

# **What Other Problems Are A Direct Result Of Having Too Much Debt?**

- Little Savings (Most families have Less than \$65,100 in total savings)
- US Savings Rate In 1980's was 11%
- US Savings Rate Today is 4.1% and dropping
- No Source of emergency funds, besides the credit card
- Lack of insurance!
- Future planning problems – NO college fund for kids, NO retirement planning, etc...

## **So What is the Solution...**

### **How Do You Quickly Reduce And Eliminate Your Debt?**

- Identify Money That You May Be Spending Unnecessarily, or In The Wrong Places
- Find And Use Credit Cards With Lower Rates
- Combine Your Credit Card Balances
- Use Equity Lines of Credit To Pay Off Debts
- Prioritize Your Spending
- Stop Using Your Credit Cards
- Devise A Well Conceived, Coordinated Action Plan, Using These And Many Of The Newest Wealth Building Strategies Of Today

## **So what does this accomplish...**

By finding the money in your current budget you don't have to change your lifestyle or use the dreaded 'budget', you get to live your life the way you want to!

Using some basic found Money principles, will allow you to save the money you want, increase your lifestyle and have the better things in life!

# Found Money Management Concept #2

## Break away from the TAX TRAP!

When You Retire What's More Important...

***The Amount Of Money You've Saved?***

***Or...***

***The Amount Of Money You Get To Spend?***

Obviously, it's the amount of money you get to spend...

So, if you didn't have to pay taxes on your income... **How much more of your money would you have to spend?**

Or, how much longer would your money last, if you didn't have to withdraw as much money, because you didn't have to pay the taxes on that money?

Let me ask you a question... Do you think taxes are going higher or lower in the future?

I'm pretty sure we can all agree that taxes are only going to go up. Right?

What has the IRS done to us in the last 10 years? Lowered tax brackets, while increasing effective tax rates. Taken away deductions, increased taxation of social security, and more.

Let me explain this in a different way! You're a farmer. You're going to buy your seed at the local seed store emporium. You find your seed and you take it to the counter to pay for it. The cashier then ask you....

***Would you rather pay tax on the seed now  
and have the harvest tax free?***

***Or...***

***Would you like to get the seed tax free  
and pay tax on the harvest?***

I don't know about you, but, I'd rather pay tax on the seed and get the harvest tax free!

But, isn't that just the opposite of how your 401(k), 403(b) and IRA's work?

We save a few dollars now and pay all the taxes later. So when you start taking YOUR money out of the plan, here comes Uncle Sam with a wheel barrel to collect his share!

Uncle Sam has conditioned us to believe that qualified plans are good for us, when it is actually Uncle Sam's best retirement savings plan.

### **Example....**

Assume you have a Qualified retirement plan (IRA), and you are putting away \$5,500 a year into it.

How much taxes is the IRA saving you each year? Assuming you are in a 25% bracket you are saving \$1,375 per year. Now if you do this for 30 years you will have saved a total of \$41,250 in taxes.

Now let's look at what happens when you retire....

Let's assume the \$5,500 a year you put into the IRA, averages an annual return of 7%. In 30 years, your account will have grown to around \$556,000. Now you need income. So, you take out 40,000 a year. Because it's in an IRA, all the money you take out is taxable. If you are in the same 25% tax bracket, you will pay \$10,000 in taxes every year. Accordingly, in a little over 4 years you will pay back every dollar you saved in taxes.

So, if you're retired for 25 years you will spend at least \$250,000 on taxes. (assuming taxes aren't increased)

**How much better off would you be if you had put the \$5,500 in a tax free account? Wouldn't you increase the money you can spend by at least 25%?**

# Take The Risk Out Of Your Retirement.

The other problem with qualified plans, beyond paying more in income taxes, is the risk of market losses. How would you feel if the market went down by 10, 20 or 30% on the day of your retirement? Would that seriously reduce your income?

How much better off would you be if you could position at least some of your assets so that you would not participate in any of those market losses?

Let's say you have \$100,000 in the market for 5 years. On the left side of the chart below you get whatever the market gives you on the upside and you lose money when the market goes down. On the right side of the chart below you get what the market gives you up to a cap, but you lose nothing when the market goes down. Which option makes more sense to you?

Stock Market	Starting \$100,000	Indexing (9% Cap, NO Loss)
\$112,000	Year 1 Increase of 12%	\$109,000
\$125,440	Year 2 Increase of 12%	\$118,810
\$106,624	Year 3 <i>Decrease of 15%</i>	\$118,810
\$119,418	Year 4 Increase of 12%	\$129,503
\$133,749	Year 5 Increase of 12%	\$141,158

# **This is the power of indexing. Eliminate your risk of loss, increase your income and enjoy a happy and safe retirement!**

Now, imagine if you used all these concepts together to fund your own TAX FREE Retirement system. Haven't you enhanced your financial situation almost overnight...

In only a few weeks you can:

- Significantly reduce or eliminate your debt
- Dramatically improve your cash flow
- Reduce your income taxes
- Be earning '*Tax Free*' income on your investments
- Be funding a college education for your children
- Plus, have a plan in place to have the retirement of your dreams

**And, it doesn't stop there...**

The programs that you've created can be passed on to generation after generation... Creating a better life for your children, grandchildren and great grandchildren...

## **Who Are These Strategies Ideal For...**

- People With Heavy Consumer Debt...
- People Who Are Concerned About Funding Their Retirement...
- Families Who Are Concerned About Funding A College Education & Qualifying For Financial Aid...
- Commissioned and Self Employed People...
- People Who Want The Better Things In Life...

**Best of all, in most cases...**

**All Of This Can Be Accomplished Without You Spending A Penny More Than You Are Spending Today!**

# Let's Talk About Real Solutions!

We're not talking about some new fantastic investment, or a product that guarantees a 20% or higher return. There is no such thing, as many people have unfortunately found out over the past years.

What we are talking about is sound ***Family Smart Money Management***, which simply put, is positioning your assets properly, to avoid the problems we've previously discussed and taking advantage of some smart wealth building strategies.

Using these simple, little known money management strategies you'll have the potential to maximize your savings now and for the future, with the potential for more guarantees, and with much less risk.

You can beat inflation, reduce your income taxes and avoid the downside risk of the stock market.

## But, I Already Have An Advisor!

Many of the families we have helped do have a stockbroker, accountant, insurance agent or friend who has guided them in their financial matters. Unfortunately, while these individuals were well intentioned, they generally had a narrow view of the problems and solutions. The advice they gave was based mainly on their area of expertise, what they were selling and what has worked for them personally.

Unfortunately, what worked for them, in many cases, was not the best solution for the families they were trying to help. Yes, they may have had some success, but in many cases the family's situation could have been much better...

## Simple, Real Life Example...

We recently met with a family who were struggling financially.

By simply repositioning their assets, we were able to show them how they could substantially increase their cash flow, right now. They would pay less in income taxes. And, they are positioned to accumulate more wealth, with their own family bank.\*

Plus, more importantly, they have a solid plan to fund their children's college education and a real plan to have the income they want for retirement.

*\* Results will vary depending on your unique situation.*

## What Do We Charge?

All our initial consultations are **free**. There is never a cost or obligation to you.

## Our Guarantee...

It's very simple. We'll review your situation and make our recommendations to you. Then it's up to you to make the decision to do business with us, or not.

It's entirely up to you.

**The only risk you take is a little bit of your time.**

# So, What's The Next Step?

Let me ask you, is it worth 40 minutes of your time to see if you can reposition your assets to:

- **Reduce or eliminate all consumer debt!**
- **Stop losing money in this volatile Stock Market!**
- **Significantly reduce your income taxes!**
- **Have complete safety and guarantees!**
- **Have money to fund a college education!**
- **Have the income you want at retirement!**
- **Have more money to do more of the things you have always wanted to do!** *A nice vacation, a new car, more golf, cruises or whatever else you've always wanted to do.*
- **Stop worrying about your future!**

Remember, there is no risk, no fees and no obligation.

You have nothing to lose and everything to gain.

**Call us today...**

**Seriously, do it.  
It could be the single best and  
most important decision you'll make  
this year for your family.**

# J. F Boyd Financial Services

**'Secure Your Financial Future'**



Dear Friend,

I'd like to take a few minutes of your time to introduce myself to you. My name is Joseph Boyd, Founder of the *J. F Boyd Financial Services*. We specialize in helping families to maximize their investment opportunities, while minimizing risk and income taxes.

Over the years working with families, we have discovered that many of them are not able to save enough for the future. While others are struggling just to get by.

We understand. We believe we can help put your mind at ease, with some simple proven money management strategies.

Wouldn't it make sense to see if you can reposition your money to potentially **minimize your income taxes** and **maximize your wealth accumulation for the future?**

Please, give us a call if you would like more information about how we can help you **have the financial security for your family, that you have always dreamed of.**

The only cost or obligation to you, is a little bit of your time.

Sincerely,

*Joseph Boyd*

Joseph Boyd

**P.S. I'm confident that you'll find the time we spend together very profitable. However, if when we're done, you feel that I've wasted your time, I'll write you a check for \$50 right then and there. Could anything be more fair?**



# J. F Boyd Financial Services

## *'Building Your Retirement Dreams'*

### ***'Where Your Dreams Become Reality'***

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Here are just a few of the ways you'll benefit, by strategically repositioning your investments:

- Reduce or completely eliminate all consumer debt.
- Set up a savings plan that will provide significant additional wealth for you in retirement - tax free.
- Grow your retirement savings by participating in the up-side of the stock market, without the risk of the down-side, and both your principal and interest are 100% guaranteed!
- Protect your assets from law-suits, predators and opportunists.
- Legally avoid being taxed on your hard-earned savings!

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**Contact Joseph Boyd**  
**J. F Boyd Financial Services**  
***'Secure Your Financial Future!'***

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