

# PAY ZERO TAXES

**AVOID YOUR GREATEST FINANCIAL RISK - TAXES!**

Everyone has three buckets of money.



To achieve **zero taxes** or be in a tax brackets **near to zero**, one must know:

- The right balances for their Taxable and Tax Deferred Buckets.
- Obviously, we want as much money as possible in the Tax-Free Bucket.

**The Test:** If they have more than 6 months of your 'Essential Income Requirements' in the taxable bucket and more than \$217,000 in the Tax Deferred Bucket if they were to retire today at 70½ or more. Then;

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***You do not need new investments, you need a new advisor***

Your advisor did not tell you this because:

- 1. They don't know how to do it - or - 2. They do not want you to know**

*I do not know which is worst*

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**For strategies to convert your taxable money to tax free:**

Make an appointment to determine your plan of action. There are multiple strategies depending on your situation. Avoid paying taxes for life on RMDs, 401(K) or IRA distributions and social security. Let the math do the talking.

***Call us today to start  
Reducing Your Taxes!  
424-228-4431***

