

401Future: A Conservative Path to Solvency

A transformative policy proposal built for a conservative future. It restores solvency, respects personal responsibility, and replaces generational debt with wealth.

This is not a bailout. It's a handoff — from broken promises to owned futures.



Why It Matters to Conservatives



Ends Entitlement-Driven Borrowing

Trims \$11.6 trillion in federal debt.



Replaces Tax-Spend-Waste Cycles

Uses bond-backed personal accounts instead.



Respects the Taxpayer

Every dollar earns, compounds, and transfers.



Shifts Control

From federal bureaucracy to the working citizen.



SS401: Personal Retirement Accounts



Redirect Payroll Tax

12.4% goes into personal accounts.



Treasury Bond Backing

Secure government-backed investment.



Yield Funds Retirement

Principal grows over time.



Inheritable Assets

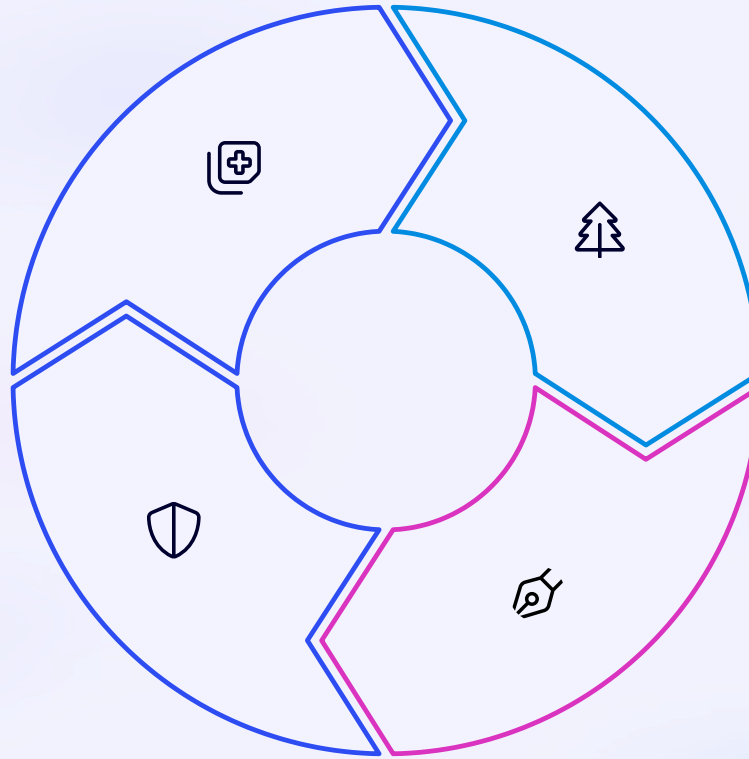
Pass wealth to next generation.



Med401: Personal Health Accounts

Medicare Tax Redirection
Funds personal health accounts.

Eliminates Surprise Costs
No hidden fees or unexpected bills.



Bond-Backed Growth
Treasury yields secure funding.

Coverage Without Dependency
No employer dependency required.

Not Another Government Program

A Public Reset

Not welfare. Not privatization. Treasury yield replaces IOUs.

The people own the asset, not the government.

Inheritable Wealth

Build generational assets instead of generational debt.

Transparent system with clear ownership rights.

Fiscal Responsibility

Capable of reducing federal spending by 45%.

No new taxes or complex systems required.

Implementation Simplicity



Existing IRS Framework

Uses current tax collection systems.



Treasury Bond Infrastructure

Leverages established financial mechanisms.



Personal Account Creation

Simple transition to owned accounts.

Financial Impact

\$11.6T

Debt Reduction

Trimming federal obligations.

45%

Spending Decrease

Potential federal budget impact.

12.4%

Redirected Tax

From government to personal
accounts.

Declining National Debt & Rising Personal Wealth



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Join The Coalition

Your Voice Matters

Help bring fiscal truth back to the American promise.

Conservative Values

Personal responsibility, ownership, and limited government.

Legacy Building

Create inheritable wealth instead of inheritable debt.

"We don't need to raise taxes – we need to raise expectations."

