

# *Welcome to our May 24<sup>th</sup> Presentation.*



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This is a 3 part presentation:  
The world and Iraq



KING U\$D  
QUEEN CRUT



# DISCLAIMER

All information and discussions regarding the Iraqi Dinar, events, taxes, and plans are for educational and entertainment purposes only, are general in nature, and not intended as investment, legal or tax advice. Each person's personal and financial situation is unique and different, and the information provided may not apply or work effectively for you. In addition, any information or discussion regarding the Iraqi Dinar, if or when the Iraqi Dinar may "revalue," or what such "revaluation," if any, may look like or represent, is not intended to be investment advice, and may not be relied upon by you for any purpose whatsoever. In all events, you should discuss any investment you make, including any investment in Iraqi Dinar, with independent licensed professionals of your choosing other than us. By signing up for, and attending or participating in our informational internet or in-person workshops, seminars and follow up meetings, you agree that Bob Adams, David Steffensen, and Tony Elder, personally, and MaxPlans For Life, Inc., and all affiliate companies, representatives, associates, or employees ("Information Providers") are hereby held harmless from all liability and loss associated with the information and discussion provided, and as to any action or strategy you may choose to implement with regard to the same.

# Tonight's VERY IMPORTANT topics:

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Of all the presentations MaxPlans for Life has shared, tonight's will be probably the most important:

1. How the situation of the world has changed and the effect it will have.
2. Understanding markets.
3. What do we honestly know about Iraq.
4. What do we know about the IQD.
5. What do we know about the CBI.
6. What needs to happen to increase the value of the IQD
7. The change in the world that directly effects our investment. (Presented by Tony Elder)

Next, we discuss the power of the USD.

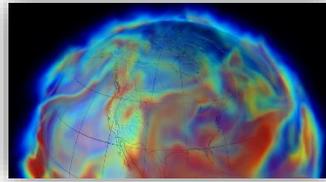
1. What makes the USD the KING of all currencies
2. Why the dollar is the GLOBAL currency
3. How the dollar reacts to stock and crypto markets
4. Why using the dollar as the stable source for the future is important for us.

Finally, we will review what needs to be done with our IQD investment.

1. The steps needed to REDUCE, DEFER, and ELIMINATE taxes on our anticipated gains.
2. Why the Charitable Remainder UniTrust, (CRUT), is the QUEEN of our IQD options.

# The NEVER ENDING issues of life ...

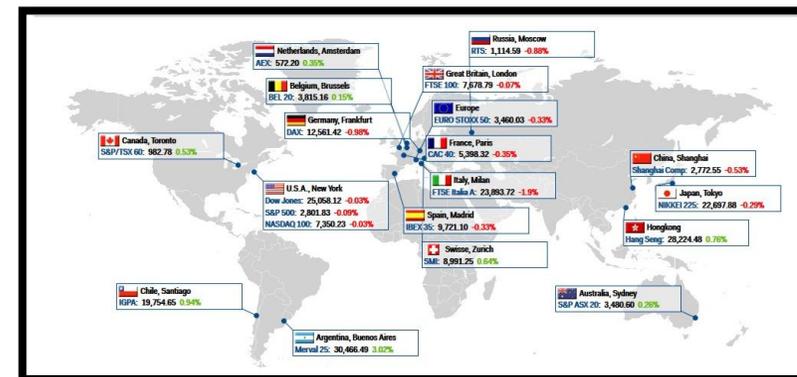
- Climate Change...
- Pollution. ...
- Violence. ...
- Security and Well Being. ...
- Lack of Education. ...
- Unemployment. ...
- Government Corruption. ...
- Malnourishment & Hunger. ...
- War. ...



So, let's see how many have been listening to Tony.

What drives all civilizations?

•**MARKETS!**



# The historical development of markets.

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History and anthropology provide many examples of economies based neither on markets nor on commerce. An exchange of gifts between communities with different resources, for example, may resemble trade, particularly in diversifying consumption and encouraging specialization in production, but subjectively it has a different meaning. Honor lies in giving; receiving imposes a burden. There is competition to see who can show the most generosity, not who can make the biggest gain.

Another kind of noncommercial exchange was the payment of tribute, or dues, to a political authority, which then distributed what it had collected. On this basis, great, complex, and wealthy civilizations have arisen in which commerce was almost entirely unknown: the network of supply and distribution was operated through the administrative system.

The distinguishing characteristic of commerce is that goods are offered not as a duty or for prestige or out of neighborly kindness but in order to acquire purchasing power. It is clearly a convenience to all parties to have a single generally established currency-commodity. Once a commodity is acceptable as money, its use to store purchasing power overshadows its use for its original purpose; it ceases to be a commodity like any other and becomes the very embodiment of value.



# FREE versus CAPTURED Markets

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**Free markets contribute to economic growth and transparency.** It ensures competitive markets. Consumers' voices are heard in that their decisions determine what products or services are in demand. Supply and demand create competition, which helps ensure that the best goods or services are provided to consumers at a lower price.

**SERVES THE MANY, CREATES IDEAS and COMPETITION.**

**Captive markets** are markets where the potential consumers face a severely limited number of competitive suppliers; their only choices are to purchase what is available or to make no purchase at all. The term therefore applies to any market where there is a monopoly or oligopoly, (a state of limited competition, in which a market is shared by a small number of producers or sellers).

**SERVES THE FEW, STIFLES IDEAS and COMPETITION.**

# EMERGING MARKETS

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Emerging markets are countries that have some characteristics of a developed market but are not yet a fully developed market.

These consist of many emerging countries, and two countries not previously listed before, specifically **Iraq and Mongolia**.

Iraq is the richest country in the Middle East in terms of having raw materials and educated people.

Iraq has a mixed economic system which includes some private freedom, combined with weak centralized economic planning and government regulation.

The economy is gradually recovering from the double oil and COVID-19 shocks of 2020.

In order to pay the bill for reconstruction and create a vibrant economy, Iraq needs to increase its annual revenues to \$500 billion. While this is an ambitious goal, it is perfectly doable if several sectors are activated: agriculture, tourism, trade, transportation, and services.

# What do we know about Iraq?

Iraq was the birthplace of four of the greatest ancient civilizations in the world. They gave us systems of laws, systems of governing including democracy, concept of time and 60 minutes, 24 hour day, seven days of the week, 12 months of the year, mathematics, astronomy, irrigation, farming, etc.

The country is known for its poets, architects, painters and sculptors who are among the best in the region, some of them being world-class. Iraq is known for producing fine handicrafts, including rugs and carpets among many other things.

State Organization for Marketing of Oil (SOMO) is **an Iraqi national company responsible for marketing Iraq's oil**. It is headquartered in Baghdad, Iraq.

Iraq's state-owned oil marketer Somo has received requests for additional crude supply as buyers seek alternatives to Russian volumes, according to a senior Iraqi official.

Iraq can currently produce 2 billion barrels of oil per year. At \$100 per barrel, that oil would sell for **\$200 billion**. Extra demand for oil has come from buyers in **Europe, China and India**, adding to Iraq's limited crude export capacity, which makes it difficult to honor the requests.

# What do we know about Iraq Dinar?

The Iraqi dinar was put into circulation in 1932 and replaced the Indian rupee, which was the national currency since the British occupation in World War I. The Iraqi dinar remained tied to the British pound until 1959, after which it was pegged to the United States dollar at a rate of 1 IQD = 2.80 USD, without a change in value.

Iraqi dinar did not follow the devaluation of the US currency in 1971 and 1973 and increased to 3.38 USD before the value of the IQD reduced to 3.22 USD due to a 5% devaluation. The rate continued until the Gulf War, though the black-market rate was about six times higher in late 1989.

Following the 1991 Gulf War, subject to UN sanctions, the formerly used Swiss printing method became unavailable. Hence, new and lower quality notes were made, while the previously created notes came to be known as the Swiss dinar and continued to be used in Iraq's Kurdistan Region. The sanctions enforced by the global community and the United States, together with excessive printing by the government, rapidly devalued the new dinar notes.

At the end of 1995, 1 USD was priced at 3,000 IQD. New notes were released again in 2003; however, at that time, they were of higher quality so that the whole country could use a single currency. While the old Iraqi dinars were exchanged with new Iraqi dinar notes on a one-to-one basis, the Swiss notes were replaced at a rate of 150 new notes for one Swiss note.

# What do we know about the CBI?

The Central Bank of Iraq was created on March 6, 2004, as the country's independent central bank. Its formation was necessitated by the events that led up to and the aftermath of the U.S. invasion of Iraq as well as the fall of former leader Saddam Hussein. The bank was established with 100 billion dinars in capital provided by the state in exchange for 100% of the bank's capital stock. The federal government is the sole owner of this stock, which was not transferable. Mustafa Ghaleb was appointed governor of the central bank by Prime Minister Mustafa al-Kadhimi in September 2020.

The CBI's main objectives are to ensure domestic price stability and to develop a stable and competitive market-based financial system--a system that consists of banks, financial companies, stock exchanges, and insurance companies. In fulfilling these objectives, the CBI aims to support sustainable growth and employment in the country.

The CBI undertakes the following main functions in order to meet these objectives:

- Implementing Iraq's monetary policy and exchange rate policy
- Managing and holding Iraq's gold and foreign exchange reserves
- Issuing and managing the national currency of Iraq, the Iraqi dinar (IQD)
- Overseeing the payment system along with regulating and supervising the banking sector

The CBI manages exchange rate policy for the Iraqi dinar, which is pegged to the U.S. dollar. The International Monetary Fund (IMF) describes the peg as a key anchor for the economy—it is partly the USD peg that resulted in sustained low and stable inflation in Iraq, around 2% average for several years

# What needs to happen to change the value of the IQD?

There are some reasons to be optimistic about the future of the Iraqi economy. With 9% of the world's oil reserves, Iraq has the potential to spring back and establish itself as a stable economy. That will require a peaceful, promising business atmosphere to establish investor confidence and revive its economy.

The value of the Iraqi dinar is fixed by the Iraqi government and does not change, unless the central bank changes the exchange rate. This means that the government decrees the price for sale and purchase of the currency.

The Iraqi government devalued the dinar by over 20% in Dec. 2020. The move came in response to a severe liquidity crisis brought about by low oil prices. The devaluation sparked public outrage, particularly as food prices rose. Now that high oil prices are netting Iraq ever more revenue, some observers are considering the idea of strengthening the dinar.

Despite the criticism at the time, Finance Minister Ali Allawi stated the devaluation was a step towards achieving “financial balance” and “improving the economy.”

The Sadrist block has long expressed skepticism of the devaluation, instead calling for a strengthening of Iraq's currency. (Of note, the Sadrist bloc is the single largest in Iraq's parliament, holding 72 out of the legislature's 329 seats.)

This appears to be the major consideration for the revaluation of the IQD at the moment.. . . .

# Where does that leave us on our IQD investment?



As we are all keenly aware, the world has changed. These changes can be scary and create FEAR. FEAR is what motivates most of the guru marketing. What is fear?

**F**alse

**E**vidence

**A**ppearing

**R**eal

The other acronym I like to use is:

**F**orget

**E**verything

**A**nd

**R**un

The offset to FEAR is KNOWLEDGE.

Knowledge offers PEACE.

One of the blessings all of us have enjoyed is the freely shared knowledge of Tony Elder.

His experience and access to empirical data has given all of us the assurance that we do not need to live in FEAR.

So, on that note, I have invited Tony to share his take on what's going on and how these changes may have an affect on our IQD investment.

# The USD is KING of the currencies.



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Why is this so important to IQD  
investors?

# WHY the USD is the KING of currencies.

The relative strength of the U.S. economy supports the value of the dollar. It's the reason the dollar is the most powerful currency. As of the end of 2020, the U.S. had \$2.04 trillion in circulation. As much as half that value is estimated to be in circulation abroad.

Many of these bills are in the former Soviet Union countries and in Latin America. They are often used as hard currency in day-to-day transactions.



# Why the Dollar Is the Global Currency

The 1944 Bretton Woods agreement kickstarted the dollar into its current position. Before then, most countries were on the gold standard. Their governments promised to redeem their currencies for their value in gold upon demand. The world's developed countries met at Bretton Woods, New Hampshire, to peg the exchange rate for all currencies to the U.S. dollar. At that time, the United States held the largest gold reserves. This agreement allowed other countries to back their currencies with dollars rather than gold.

By the early 1970s, countries began demanding gold for the dollars they held. They needed to combat inflation. Rather than allow Fort Knox to be depleted of all its reserves, President Nixon separated the dollar from gold.

Anyone want to guess what the dollar became pegged to during the Nixon Administration?

**PETROL**





# Since the USD became the primary currency for petrol, what has the world done?

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1. Those interested in participating in the world market as partners with the USD have taken advantage of it's stability.
2. Those looking for a way to bypass the USD, especially in the petrol market, found themselves in trouble.
  - Libya
  - Iraq
  - Iran
  - Russia
  - China

All efforts to circumvent the USD has only created isolation, reduction to markets, and a souring economy.

Things that can influence the value of the dollar are there, but the stability of the dollar is what makes it so attractive.

Here are some interesting comparisons:

# This graph shows the recent trends in the stock market and Bitcoin.

CobraRon published on TradingView.com, May 22, 2022 15:36 UTC-6



# Here's an example of the stability of the USD vs Bitcoin in today's market.

CobraRon published on TradingView.com, May 22, 2022 15:30 UTC-6





When the world seems to be upside down, with events you have no control over,  
You can count on the USD to be stable.

The Middle East has been, and still is, fraught with insecurity and potential massive changes.  
(This doesn't mean it will ALWAYS be this way, but history has shown),

So considering your investment in the IQD as an unstable investment,

With MASSIVE POTENTIAL windfall gains,

It may serve to consider making the exchange of your IQD a priority.

Just for clarification, I am NOT SAYING you need to be in fear and exchange immediately.

What I am saying is be aware of your investment objectives.

What did you want to achieve with your IQD investment?

Can you do that with the currently offered value?

If so, then potentially consider exchanging what takes care of your objective, (remembering the taxes),  
and potentially retain IQD as a future investment.



# The Bottom Line

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Despite trillions of dollars in foreign debt and continuous large deficit spending, the United States still holds global trust and confidence in its ability to pay its obligations. For this reason, the U.S. dollar remains the strongest world currency. It may continue to be the top global currency in the years to come.

## WHY IS THAT IMPORTANT TO US?

With all the current evolutions occurring in the world, the only TRULY stable currency is the USD.

Countries count on it, our markets count on it, and WE count on it.

This leads me into a conversation regarding the IQD.

When it comes to fruition, here are the main things we need to be aware of in order to capitalize on this investment.

## QUICK REMINDERS:

1. The IQD is a exotic currency without access to the forex market.
2. This makes it subject to **ORDINARY INCOME**, not capital gains.
3. We do not know the anticipated **DATE** and **RATE**.
4. This makes planning for it easier and **HARDER**.
  - The **EASY** part is there are things we can do to:
    - **REDUCE**, (using gifting assignments to reduce estate taxes)
    - **DEFER**, (using a Charitable Remainder UniTrust, CRUT, to defer taxes, **AND** reduce estate taxes)
    - **ELIMINATE**, (using a ROTH to protect our gains from immediate taxation, but are still subject to estate taxes).
  - The **HARD** part is:
    - Determining a plan that fits our income, age, and desires.
    - Completing the plans that will be of value **BEFORE** this happens.
    - Deciding **WHAT** to do **AFTER** your personal financial well being is satisfied.



# Planning, the first step into the reality of our IQD investment

The first step to planning:

1. Take a serious look at:
  - When you purchased your IQD to glimpse your intention
  - How much you have acquired since then
  - The desires you wish to fulfill
  - What plans you have made thus far to reduce, defer, or eliminate taxes on your IQD investment
2. Consider OTHER possibilities
  - How can I get MORE from my investment?
  - What long term ideas can I implement to provide for myself, my loved ones, perhaps even those not born yet?
  - What charitable options/ideas really sing to me?
3. What have I done so far to accomplish my goals
  - What taxes are applicable to my IQD windfall gain?
  - Which ones are most important to me when the RV happens?
  - Which ones are most important to my family?
4. Are there ways to extend this investment beyond what my original ideas were:
  - Can I qualify for a completely **TAX FREE** gain for myself?
  - If I am too young, or old, what options do I have?
  - Which taxes can I actually implement a plan about NOW?

# Ordinary income taxes

We know our IQD investment will be considered ordinary income, NOT CAPITAL GAINS.  
Here are some simple ideas to keep in mind:

1. REDUCE YOUR “FREEDOM TAX” EXPOSURE BY EXCHANGING SLOWLY.
  - We know the tax rates did not change, but the caps did this last year.
  - Keeping your TAXABLE income below \$400,000 will reduce the threat of more income taxes, AS WELL AS PROPOSED ADDITIONAL TAXES on citizens reporting over \$1 million in income.
  - If your IQD holdings are smaller, (just a couple of million at the rate of 1 for 1), consider buying some desired items, (house, car, etc.) on time instead of outright. This will reduce your taxable exposure, which will be less than the interest paid on these items.
2. Use a Precious Metal Roth for a **TAX FREE** gain on your investment.
  - This is the easiest to establish and maintain to ensure IRS compliance.
  - Ensures your heirs would receive your remaining ROTH funds **TAX FREE**.
  - Allows you to have the freedom to do with it as you will.
  - Can invest under the umbrella of the ROTH with more **TAX FREE** gains.
  - May consider using an annuity in the ROTH for consistent gains and leave the principle for your heirs.

# Ordinary income taxes

3. Use the CRUT to exchange in a **TAX FREE** environment and defer the taxes.
  - As shown in the earlier slides, there are MASSIVE tax savings in using the CRUT
  - It can provide income for the rest of your life and reduce your taxable exposure
4. Use charitable contributions to lower your taxable income.
  - CURRENTLY, we can still get 100% write offs on schedule A, so potentially consider using part of your IQD to offset your taxes by contributing to selected charities.
  - NOTE: not all charities will accept your IQD directly. Check with them prior to donating and ensure you get a receipt for the new exchanged value.
5. Consider moving to a state without an income tax. Moving to another state MIGHT be worth it, depending on the amount of IQD you have:
  - Alaska,
  - Florida,
  - Nevada,
  - New Hampshire,
  - South Dakota,
  - Tennessee,
  - Texas,
  - Washington
  - Wyoming

# ESTATE TAXES

## The menace underlying your legacy and family desires

While I will be talking about the other taxes for immediate considerations for yourself, let's tackle the biggest one that has the most potential to harm your charitable and family desires.

Estate taxes change with each new administration. Currently we are still under the caps and allowances from the Trump administration:

- 12 million dollar, (per person), cap in your estate before being subjected to federal estate taxes
- The rate is still only 40% based on a graduated scale
- Was scheduled to stay this way until 2025, when it was to return to prior caps, (around 7 million per person), unless the current administration can change it.

If you anticipate the RV will be around \$1/1IQD, then you need to seriously consider:

- The potential amount that could be left in your estate if you died while still holding large amounts of IQD in your possession
- The potential change in the cap from the new administration
- Ways to reduce your potential estate taxes for any administration changes

Let's take a look and see some ideas:

# Plans to reduce estate taxes

Because our estate situation is considered a FLUID minefield, (subject to more radical changes than ordinary or capital gains taxes), we have to leave ourselves options:

1. How much do you have in IQD before estate taxes are even an issue?
  - IF, the RV is 1for 1, then the first thing is to consider how much IQD do you have on hand, including your ROTH and last amount from Waraka bank, RIGHT NOW?
    - If you have less than 12 million IQD, then there isn't an immediate threat.
    - If you are married, then up to 24 million could still be safe.
    - If you have MORE than that, then you need to consider some plans to reduce your taxable estate.
  - IF, the RV is MORE than 1 for 1, then you may still have an estate issue, depending on the new value.
2. If you have LESS than 5 million IQD, then there is little to worry about.
3. If you have MORE than 5 million, then some planning needs to be put in place.
4. What options are there to reduce, or even eliminate potential estate taxes?
  - **Gifting Assignments**, intended to share the actual notes with others thereby reducing the amount you have on hand.
    - These will need to be done **BEFORE the RV**.
    - We are limited, (capped at), giving \$16,000 per person before having to report our gifts to others on a “gifting tax return”, which applies to our estate tax consideration, even if it's within the last three years.
    - By preparing the gifting assignments NOW, we are identifying the gift PRIOR to the RV, with the value being as low as it is at the moment.
    - MAKE MANY OF THESE. We do not know the rate, so being prepared with multiple options is the best option

# Plans to reduce estate taxes

Other options to consider to reduce your potential estate taxes should include:

## 1. Charitable giving

- You can give your IQD to legitimate 501 c 3 charities, especially particular cash ones like religious, armature sports, and education and get a 100% write off on schedule A.
- *HINT, this is currently available from the Trump era, but will also disappear in the near future.*
- Include your charitable giving in your will.

## 2. Irrevocable Life Insurance Trust

- If you have regular life insurance policy, the funds in it can be included in your estate taxes.
- Creating an irrevocable life insurance trust makes the payments to your heirs free from the estate taxes.
- *HINT, the payments for the premiums need to be less than \$16,000 per year, or they will be included as a gift, subject to be reported on a gifting tax return, thus included in your estate.*

## 3. Charitable Remainder UniTrust (CRUT)

- The CRUT is a valuable tool for many things, but reducing estate taxes can be a great one on it's own.
- Funds dedicated to CRUT are considered a charitable donation. Upon your passing the remaining funds will be given to your selected charity(ies), and not included in your estate.
- The remaining funds **MUST** go to established 501 c 3 charities, **WHICH COULD INCLUDE YOUR PRIVATE FOUNDATION!**

# ROTH for a **TAX FREE** gain

If you are considering a ROTH, here are some things to be aware of:

1. There is a 5 year aging requirement.
  - This is calendar, not fiscal, meaning it goes from January to January, meaning if you start your ROTH in December, (or **EVEN BY APRIL 15<sup>th</sup> THE NEXT YEAR**), it still counts as one of the year.
  - If you have another active ROTH of any kind, that will be the start date.
2. The funds **MUST COME FROM ACTIVE EARNINGS**, meaning retirement and passive income does not count.
3. If your income is **OVER** the allowable caps, you can still create an IRA, then convert it to a ROTH, and bypass that particular cap. *HINT: This option is being challenged by the current administration, but has not been changed at the moment.*
4. The requirements for the ROTH would be:
5. If you file taxes as a single person, your Modified Adjusted Gross Income (MAGI) must be under under \$144,000 for the tax year 2022 to contribute to a Roth IRA, and if you're married and file jointly, your MAGI must be under \$214,000 for the tax year 2022. The maximum total annual contribution for all your IRAs combined is:
6. \$6,000 if you're under age 50, \$7,000 if you're age 50 or older
7. Must be 59.5 years of age to withdraw **TAX FREE**.
  - There are exceptions to the caps:
    - Purchasing your first home allows up to \$10,000 to be withdrawn at any time.
    - You can double that if married and both have a ROTH
    - Other types of situations where you can withdraw and not pay the penalty

# ROTH for a **TAX FREE** gain

7. Requires a custodial service:
  - Custodial services are the gate keepers to properly report and administer an IRA.
  - They report the activities to the IRS on behalf of your IRA/ROTH
  - There are very few that will deal with the IQD
8. There are 2 types of ROTH that will accept using our IQD:
  - Precious Metal Roth
    - This type of ROTH is designed for precious metals, and exotic currencies in hard notes that can be stored and traded at a later date.
    - Requires a special custodial service, (there are less than 5 currently).
    - Requires the IQD must be purchased by the custodial
    - AND stored in a vaulting service away from you
    - **PRO**-ensures compliance with IRS standards and easy to maintain compliance
  - One member LLC self directed IRA
    - This type of ROTH is once again not available from a lot of custodial services.
    - Requires the establishing of an account with a custodial
    - Opening an LLC with an acceptable operating agreement to handle investments on behalf of your ROTH
    - Opening a bank account on behalf of the LLC
    - Sending the funds to the custodial, then receiving them back to the LLC bank account
    - Purchasing IQD, (potentially using a vaulting service to ensure compliance and ease of exchange)
    - **CON**-easy to violate IRS compliance requirements and technical to maintain.

# The CRUT is QUEEN of the currencies.



**Charitable  
Remainder  
UniTrust**

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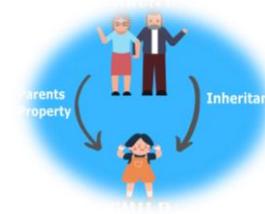
Why is this so important to IQD  
investors?

# The CRUT is the QUEEN of our IQD.



Let's take a look at what the CRUT can do:

- It defers and reduces taxes on our IQD exchange.
- It can offer you and your spouse lifetime income with a lower tax rate.
- It can offer you and your spouse 20 years of income at a lower tax rate if you are younger than 40 yoa.
- It can potentially offer a death and long term health care benefits.
- It can be invested in various options to maintain or increase its value,
- **TAX FREE**
- It can give my remaining funds to up to 6 charities of my choosing.
- It can give my remaining funds to my private foundation and maintain my charitable desires after I am gone.
- My private foundation can potentially provide income to my heirs, and their heirs, for generations yet to come.
- It REDUCES my estate taxes



# The TAX benefits of using a CRUT

Exchanging IQD WITHOUT a CRUT \$1,000,000

Federal taxes for single \$329,429

Federal taxes for married \$297,236

Single balance to spend/invest \$670,571

Married balance to spend/invest \$702,571

Then add state, county, city taxes \$?

Potentially lose up to nearly 50% on taxes

Any gains from investments after paying are still subject to more taxes.

Exchanging IQD WITH a CRUT \$1,000,000

Federal taxes for single/married \$0.00

State, County, City taxes \$0.00

Amount to invest \$1,000,000

Taxes on 5% for single \$4,298 X 20 yrs = \$85,960

Taxes on 5% for married \$2,593 X 20 yrs = \$51,860

State, County, and city taxes will be less

100% of your \$1,000,000 went into investments and future gains are **TAX FREE**.

SO, by using a CRUT, I save:

SINGLE \$243,469

MFJ \$245,376

In taxes ALONE!

That's nearly a quarter of a million back in my pocket.



In addition to the tax savings, My funds in the CRUT are invested **TAX FREE**.

I can grow it, get more from it, and increase my charitable giving and legacy!!!

# WHERE TO START?

There are several important considerations for you to look at as we embark on the implementing of our options.

1. How much IQD do you have?
  - If you have one million IQD or less, then there isn't a lot than can be done.
    - Carefully look at your desires and consider the taxes in the exchanging process.
    - Consider purchasing large items on time and reduce your tax exposure.
2. Gifting Assignments:
  - If you intend to share your IQD with anyone, (not required for charitable contributions), you need to consider creating Gifting Assignments.
  - Make multiple for each person to accommodate the potential fluid changes in value and estate caps
  - Store them as PDF files, then print and store
  - Notarization is not required if you can prove the create date.
  - Are completed after knowing the rate and calculating the potential estate caps
  - Should be given to the intended recipient after the RV with the actual notes
  - They recipient is responsible for the taxes, NOT YOU.
  - You may consider telling them of the CRUT as an option to reduce, and defer taxes, as well as a lifetime of income.

# WHERE TO START?

## 3. Do you currently have a ROTH

- If you already have a ROTH of any kind, then NOW would be the time to consider creating a Precious Metal ROTH with a custodial service that can do that for you.
- You do not have to close or move your funds from the other ROTH to open another one.
- HOWEVER, it may be cheaper to consider doing that instead of paying multiple custodial fees.
- Any funds in a current ROTH that are not making money could be used to purchase IQD, therefore it doesn't cost you to purchase more IQD to populate your Precious Metal ROTH.

## 4. Don't have a ROTH now

- Remember the caps on income and contributions
- Create the ROTH with a custodial service that provides a Precious Metal Roth
- **YOU MUST PURCHASE MORE IQD FROM A LICENSED DEALER TO POPULATE YOUR ROTH.**
- You can sell some of your IQD on hand, then have the custodial purchase the IQD on behalf of your ROTH.

*HINT: Take into consideration:*

- *Your age if over 60, (waiting an additional 5 years before accessing may not be in your best interest)*
- *Your age if under 60, (waiting until you are 59.5 years is a way off, BUT, you can build a retirement with potential TAX FREE access for your first home purchase.*
- *The income to purchase your IQD MUST be from active earnings, (W-2, 1099, self employed).*
- *Passive income does not count.*

# WHERE TO START?

## 5. Charitable Remainder UniTrust CRUT

- For most IQD investors, this is the best option.
  - It reduces estate taxes
  - It reduces income taxes
  - It defers taxation until the beneficiary is paid either monthly, quarterly, semi-annually, or annually
  - It can include a death benefit for heirs, (replacing the original amount so the family will still have the benefit of the original contribution)
  - It can include long term health care benefit
  - It can extend a legacy to the designated charities
  - It can pass on the remaining funds to your private foundation

## 6. Irrevocable Life Insurance Trust

- Reduces estate taxes
- Pays your heirs a TAX FREE benefit on your passing
- Payments to the trust are considered gifts to your heirs
- Premiums need to be less than \$16,000 per year, per person to avoid filing a gift tax return

# Maxplans for life Inc

This is where MaxPlans for Life Inc. comes into play.

1. Maxplans for Life Inc is owned by David Steffensen
2. David is a practicing attorney in Salt Lake City
3. He specializes in estate planning
4. The basic options being offered are considered tried, true, and “Vanilla”
  - **Gifting Assignments** done with digital signatures. This is an unlimited service, (meaning you can do as many as you want at no extra fee), and preserved in a PDF file for you to download, store, and print when ready.
  - Access to **Precious Metal ROTH** custodial services. Finding the best and easiest way to navigate and complete the required paper and procedural requirements is what we do. (Custodial and vaulting service fees are separate.)
  - Creation of your personalized **Charitable Remainder UniTrust, CRUT**, with options to include your spouse, additional trustees in case you are unable to manage the CRUT, and up to 6 charities to receive your remaining funds on your passing.
  - Access to our **members website** for additional webinars, information, ability to buy/sell your IQD without taking a major loss to open your ROTH, UPdates on banks, Warka bank, exchange locations, (when made available), link to Idaho Vaulting Service for security and ease to exchange your CRUT and personally held IQD notes.



# Maxplans for life inc

And finally, access to me for a FREE 30 minute conversation to see what potential options could fit you best.

*NOTE: I am not a financial planner and do not give tax advice. My role is simply to review your situation, have a conversation, and put some ideas on the table. The final selection of any chosen plan is up to you. I do not manage member finances.*

You can make an appointment with me by following the links sent to you in a follow up email or by accessing our website:

[www.maxplansforlife.com](http://www.maxplansforlife.com)

SO, Why am I doing this?

For several reasons:

1. I, like you, am an IQD investor. Coming into our 15<sup>th</sup> year.
2. I, like you, rode the guru roller coaster until I found professional help
3. I, (most likely not like you), got access to some of the sharpest minds in the legal, accounting, and financial planning professional world because of my tax preparation career.
4. I, like you, found Tony as a great resource to the geopolitical domains and the affect they have on our investment.
5. And, finally, like you, I want to be READY for this once in a life time opportunity.

Attorney David Steffensen is the owner of MaxPlans for Life Inc. and I am lucky to share these options with you because he believes in it, too.

# Maxplans for life inc

The services MaxPlans brings to the table have been here for years with this fee schedule:

- Full Package, (Gifting Assignments, ROTH, CRUT, access to our website) \$3,000
- CRUT only, with Gifting Assignments and access to our website \$2,500
- ROTH only, with Gifting Assignments and access to our website \$500
- Gifting Assignments only and access to our website \$100

Because we are looking at the time to service all the members desired options, and we believe the time is coming soon for this investment to come to fruition,

We are offering a month of MAY ONLY discount:

- Full Package, (Gifting Assignments, ROTH, CRUT, access to our website) **\$2,500** ✓
- CRUT only, with Gifting Assignments and access to our website **\$2,000** ✓
- ROTH only, with Gifting Assignments and access to our website **\$400** ✓
- Gifting Assignments only and access to our website **\$90** ✓

In addition, with the conclusion of this webinar presentation, I will be emailing you the following:

- Link to this presentation
- Link to a presentation done for our members regarding more details about the CRUT and private foundation.
- Link to make an appointment with me.
- Attached PDF of this presentation
- Attached ebook detailing how to setup a private foundation
- *NOTE: this is from a separate service in which we are not compensated or associated with.*

# ONE MORE IMPORTANT OPTION

I want to share with you access to a service that can do all IQD investors something great when this comes to fruition.

With your Precious Metal ROTH option, you will need to secure your IQD in a vaulting service. MOST Precious Metal ROTH custodial services are using a vaulting service located in the Boise, Idaho area.

I have dealt with this organization for several years and am totally confident in what they can do for us.

Besides being the vaulting service for your Precious Metal Roth, they can also store, AND EXCHANGE, your private and CRUT intended IQD.

This requires establishing an account with them then sending your IQD to them via USPS. When they receive your IQD, they check it first to make sure it is not counterfeit with a licensed machine registered and recognized by the banks. After that, they weigh and take a picture of your IQD to send to you for your records.

When the RV happens, they can exchange it on your behalf, using the cheapest spread available from several sources. You just have to send them a directive, (available on our members website), with notations for deposit in your personal or CRUT account. You can even just have the notes returned to you if you wish.



MaxPlans for Life Inc. is not compensated for sharing the vaulting service and is not responsible for any damage or losses that may occur while your IQD is in their possession.

# Secure personal financial well being

For those of you that have met with me before, I have reminded you of the, “Little Red Hen”, story and making sure you have yourself taken care of from this once in a life time opportunity.

Maxplans has brought you the best plans for 90% of the IQD investors.

Taking advantage of these options NOW can not only prepare your potential future financial security and retirement, it can also bring something that can not be measured by money:

***PEACE OF MIND***

The cost to take full advantage of our investment is minimal. When you consider saving literally MILLION\$ of dollars for yourself and your family, and that ALL the major instruments are fully in place BEFORE the RV allows you to not only RELAX, it opens the space for the next item on our menu for today:

# LOOK BEYOND NOW

Like you, I often consider what it is that I want from this IQD investment.

Having all the plans I need in place makes it so much easier than dancing, (DROWNING), in the guru domain.

I am confident in what I am doing.

I have the experience of working with professionals, who like us, also have IQD in their portfolio.

To share all this with you gives me peace. I am a firm believer in:

***GIVING AND RECEIVING ARE THE SAME THING.***

***I GET BACK WHAT I GIVE TO OTHERS.***

Now is the time to give yourself the confidence you are READY for this event.

It also the time to consider more about the future.

WHEN this event comes to fruition, are your ready to step up another level of being?

Can you expand your personal horizons by considering this “soon to be coming” blessing going beyond just today?

# So, I'm going to **stop** here.

For those that have been following Tony and myself for any period of time, you have heard all this before. I sit here and espouse all the virtues of tax planning for our IQD investment options.

I offer my time to visit with you,

(WHICH I CONSIDER TO BE A BLESSING FOR MYSELF.

I LEARN SO MUCH FROM YOU IT IS COMPLETELY WORTH THE TIME!!!)

MaxPlans for Life Inc has reduced the fees to complete your tax planning for the ENTIRE MONTH OF MAY.

(It is a substantial savings, especially when a CRUT usually cost \$5,000 or more.)

I would **STRONGLY ENCOURAGE** you:

- If you have questions on ANY of these items, **MAKE AN APPOINTMENT WITH ME.**
- If you are ready to take advantage of the May discount, **JUST FOLLOW THE LINK AND JOIN US.**
- If you already have a Precious Metal ROTH or other MaxPlans options, but **NOT THE CRUT,**
  - Go to our members only website and sign up there.
  - You will receive a discount greater than what we are offering here.

Now, it's time to turn Tony over to you.

Remember, we will be doing a Q&A afterwards until 7:00 PM Pacific.

Here's Tony: