

# Retirement: It's About Income! Income Planning With Confidence

## RETIREMENT REDEFINED

Today's retirees are living longer, more active lives while enjoying the opportunity to travel, explore new activities and complete the items on their "bucket lists".

Very simply, your expectations for retirement are changing, and that has big implications for how you should manage your savings.

Accumulating a retirement nest egg is only part of the equation. You also need to optimize those savings, so they can provide reliable income throughout your life. Regardless of how long you live. The challenge is that many of the critical factors in creating a retirement income plan are unpredictable. For example, you have no control over the ups and downs of the markets, the direction of future interest rates, or the possibility that your retirement may be longer or more expensive than expected. Yet each of these variables can have a significant impact on how much you'll be able to safely withdraw from your portfolio once you retire.

For this reason, it is imperative to diversify your portfolio to include Tax Free Income and Get YOU Off The STOCK MARKET Roller Coaster.

***Can Your Retirement Portfolio withstand another 2008-2009?***

### CONFIDENCE: Lifetime Income

*It's important to create a Tax Efficient Income Strategy, that manages the uncertainties in retirement. You deserve to enjoy your retirement and you will know your money will last As Long As You Do. Having Guaranteed Lifetime Income provides that Peace of Mind.*

### WHAT IF THE MARKET CRASHES?

October was a brutal month of the Stock Market. Individuals closing in on Retiring are concerned and they should be. The S&P 500 fell 6.9%, the worst monthly decline since September 2011. The Nasdaq Composite fell 9.2%, the worst drop since 2008.

Apple, Microsoft, and Amazon, suffered their worst drops since 2010 and 2008.

Is this just the beginning of the next downturn? Can you afford a 10%-20%-30% loss of your retirement? **These losses can be minimized or eliminated by using financial strategies that will protect you from losing in a down or volatile market.**

**Contact us to discuss these strategies!**

### A DIFFERENT APPROACH TO RETIREMENT PLANNING

Our Tax Bracket Planning System is a unique Tax Efficient Income Strategy that uses an offensive and defensive approach to help you meet your specific goals and future needs. It is a system designed to provide an Income & Retirement Strategy that Minimizes your TAXES to Optimize the growth of your assets while Minimizing the risk that impacts long-term financial security.

Taxes are not only your Biggest Expense, they also have the biggest impact on investment returns-greater than inflation, transaction costs, or administrative & management fees. Our Tax Bracket Planning System can address the impact of current and future taxes.

**"PRICE IS WHAT YOU PAY,  
VALUE IS WHAT YOU GET."**

- WARREN BUFFET

**Americans' Biggest  
Concern**

**Rich Man's Roth**

**Are you Prepare to  
Retire?**

**Can You Afford To  
Sell Your Business?**

**Can You Withstand  
Another 2008-2009?  
You Don't Have To!**

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MISTAKES  
COSTING BUSINESS  
OWNERS MILLIONS**

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serve as advisors, business  
owners and the affluent as a  
valuable resource for its unique  
time tested tax saving strategies.**

**Chris T. Kelm, CFP®  
Contributing Author**



# Americans' Biggest Concern:

## Not Having Enough Retirement Income

### WHAT ABOUT TAXES?

Taxes do not go away when you retire. We are seeing more people retire and pay just as much, if not more, in taxes than before retiring. Tax Reform is a band-aid approach and the national debt has not even been addressed.

### DO YOU BELIEVE TAX RATES WILL GO UP OVER THE NEXT 5, 10, 20 YEARS?

If so, it is imperative to take advantage of the strategies that are available to help you deal with your taxes now. You have Earned your Retirement, so you deserve to enjoy it. Retirement is not cheap, so prepare yourself accordingly. *(traveling and spoiling the grandkids is expensive!)*

### THE GOOD NEWS:

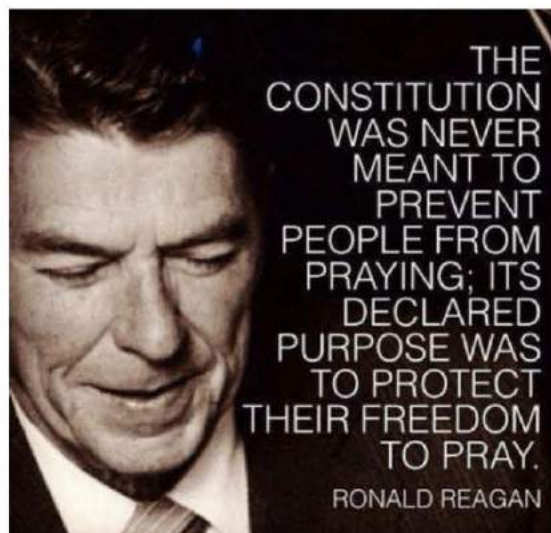
Our **Tax Bracket Planning System** in conjunction with an **Income & Tax Diversification** process can help you minimize taxes both now and in the future. **Planning now** will free you from the unknown long term impact of future tax reform.

Americans' concerns must include the impact of income taxes since for most Americans, taxes are our **biggest expense**.

**Reduce the concern of not having enough retirement income by MINIMIZING your taxes to MAXIMIZE your income NOW!**

## Are You Prepared To Retire?

- Question 1** What is your largest expense? Is it Taxes?
- Question 2** How are you creating tax-free income for retirement?
- Question 3** Did you know you can have guaranteed income for life?
- Question 4** Have you ever lost money in the stock market?
- Question 5** Did you know there are financial vehicles that will pay tax-free income?
- Question 6** Have you insured your IRA? Did you know you could?
- Question 7** Have you created cash to pay the taxes on your IRA?
- Question 8** Did you know the IRS will give you a tax deduction today for a charitable gift that you do not make until after you and your spouse pass away?
- Question 9** Did you know that estate and capital gains taxes are voluntary?
- Question 10** What have you done to protect yourself from lawsuits, liens and judgements?



## Can You Afford to Sell Your Business ?

If you wanted to retire **TODAY** (or didn't show up tomorrow), who would own and manage your business tomorrow? Would you want your business retained for a family member, sold, or liquidated?

The Reality is that most of us could not sell our business, **replace our current income, add the additional new personal expenses, and still Maintain Our Same Lifestyle.**

**Once You walk away, You and Your Spouse/Family should not rely on your business for Income!**



## The Rich Man's Roth: Tax-Free Retirement Income

While the Tax Reform of 2017 was touted as a huge tax cut, millions of Americans will still see their taxes go up. Individuals should be proactive and look for ways to minimize their taxes.

One tax-minimizing strategy is a Roth IRA. One of the most popular retirement accounts, this type of IRA offers tax-free income. Sadly, most people have discovered they earn too much money to contribute to a Roth IRA.

This is when you should consider, the **Rich Man's Roth**. This strategy has been used for years unlocking tax free income in retirement. A Income and Tax Diversification process is crucial in providing you with a Tax Efficient Income Plan.

**It has been the easiest way for high earners to build that Tax Efficient Income Plan to Provide the Financial Security you deserve. The Rich Man's Roth is designed to take advantage of the Living and Tax Benefits of an Indexed Universal Life Policy. This type of policy "Is the Single Biggest Benefit in the Tax Code"**

-Ed Stott, Tax Advisor for The Wealthy



**The Rich Man's Roth not only benefits the Rich. It can benefit the majority of people who are paying too much in taxes now and will be paying during retirement. FYI: TAXES DO NOT GO AWAY during retirement.**

This strategy, referred to as the Rich Man's Roth, can offer as much, or as little, tax-free income in retirement that you are willing to plan and save for.

This tax minimizing strategy is

best for those who are affected by the Reverse Discrimination of the contribution limits on existing Qualified Retirement plans, make too much money to contribute to a Roth IRA where the contributions are not tax deductible. This is where the Rich Man's Roth should be considered. Imagine the impact of having a vehicle with no contribution limits. How much would you contribute or hope to put away into a tax advantaged account.

Using a properly designed Index Universal Life policy, for the Rich Man's Roth there are no contribution limits. Those contributions would be treated like a Roth, **Your Money will not only grow tax free, it will also come out tax free.**

The accumulation/cash value of this type of policy can be an amazing tool to increase your Net Income during retirement. High Net Income and Net Worth individuals and their families have taken advantage of this strategy for decades. The updated policies allow the majority of high income earners to Enjoy these Benefits.

**This article is a simple overview of just a portion of the benefits of the Rich Man's Roth. This type of plan and policy is not for everyone, we will do a comparative analysis to see if this works for you.**

### The Need for Tax Planning

*"There is nothing wrong with a strategy to avoid the payment of taxes. The Internal Revenue Code doesn't prevent that."*

-William H. Rehnquist  
Former Chief Justice of the  
Supreme Court of The United States

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