

The

# SMART

# RETIREMENT TAX FREE INCOME

## REPORT



*presented by*

# CHRIS EGAN

**W**orking towards your retirement is exciting and scary. If you're like most, you've already asked yourself questions like, "How much money do I need to save?" and "Where should I save it?" Other questions you should be asking yourself include, "Why are you saving for retirement?" "What's the absolute, smartest way to do it?" And the ultimate question, "How do you get the most from your money while paying the least in taxes when you reach retirement?"

All of these questions can be answered by the SMART retirement planning process. SMART stands for the **Strategic Movement Around Retirement Taxation**. The goal of SMART is to target the lowest tax rate you can legally achieve in retirement which, for some, is **zero percent**. This process can create income in retirement that is often double what is possible through traditional financial planning methods on an after-tax basis.

Why is SMART so important today? SMART looks beyond just simply growing your account balance. It helps retirees maximize the value of the retirement income they receive from the money they save.

Think of saving money for your future like climbing a mountain. Imagine being that poor, misguided mountain climber who didn't pack the right gear and didn't possess the skill to both climb to the top of the mountain and, more importantly, get back down again safely.

Planning for retirement is a lot like that mountain climb. Before you retire, you save your money. That's your accumulation phase.

During retirement, you climb down from the peak of the mountain by taking money out of your retirement account. That's your distribution phase. Seems simple enough. But it's not. And that's because the math changes dramatically at the top of the mountain when you account for taxes you will owe. Although your journey appears to be two distinct planning phases, it's really just one continuous, but evolving expedition.

Planning today is different than it was decades ago. Around the 1980's, pension plans began to be replaced by 401K plans. 401K's transferred the risk and the responsibility from the employer to the employee, but they didn't come with an instructional guide sufficient enough to help the employee understand how to maximize their retirement, the money they would get each month in their mailbox to live off of.

401K's and other contribution plans focus exclusively on the accumulation of money rather than the ongoing distributions that we need to live off of in retirement without consideration of their future tax liabilities. These funds can prove inefficient for creating sufficient after-tax, spendable retirement income.

Let's say you've saved a million dollars for your account. Experts recommend taking no more than 2.8% a year from our accounts in order to avoid running out of money. That's only \$28,000 a year for your retirement from your million dollars. And that's before taxes. Many fall into the trap of withdrawing a higher percentage of funds, only to end up paying avoidable taxes. Is that what a retired

millionaire in America should fall to? Now, that's not smart.

The way you've packed your bags and prepared for retirement will either dictate your success or, perhaps, threaten your financial survival, depending on how smart you were throughout this retirement journey. Unfortunately, you don't have the option to call in a genius Sherpa with a mind like Albert Einstein to hike up and save you on the mountain top if you fail to plan properly to make it back down the mountain safely.

Can we really expect old ideas to solve these new world problems? Ask yourself this, "Do

you believe tax rates are going to be higher in your retirement years?" If you answered, "Yes," then you know it's up to you to take steps now to keep your future retirement tax rate low. And you should, because a lower tax burden can significantly enhance your net spendable retirement income.

Our world today is filled with Smart TVs and Smart phones. Isn't it time to get smart with your retirement money? Discover the right way to strategically move your money around retirement taxation. When you do, you'll enjoy greater financial independence and gain comfortable peace of mind.

Chris Egan Financial will help you pack your bags today with the supplies you'll need to confidently and comfortably conquer your retirement mountain. Don't delay. Learn about SMART today. **The Strategic Movement Around Retirement Taxation.** You'll be glad you did.

Your tax professional can save you taxes this year, but the SMART Retirement Plan will save you on taxes for the rest of your life!

Chris Egan is a Certified Financial Fiduciary and the only company in Southern CA that can provide you with an official SMART Retirement Plan.

Thanks for reading my free report on The Strategic Movement Around Retirement Taxation. *Call or email me today for a free consultation and you will receive a free copy of the SMART Retirement Book by my associate Matt Zagula.*

Chris Egan

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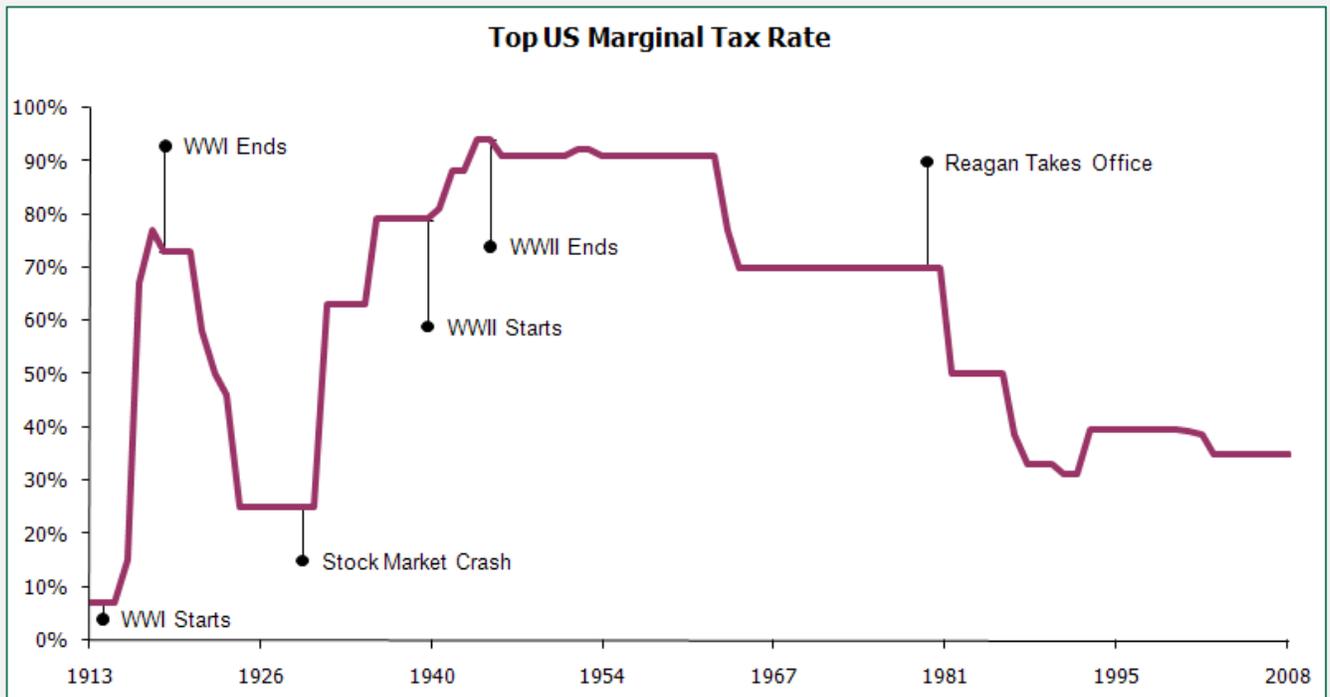
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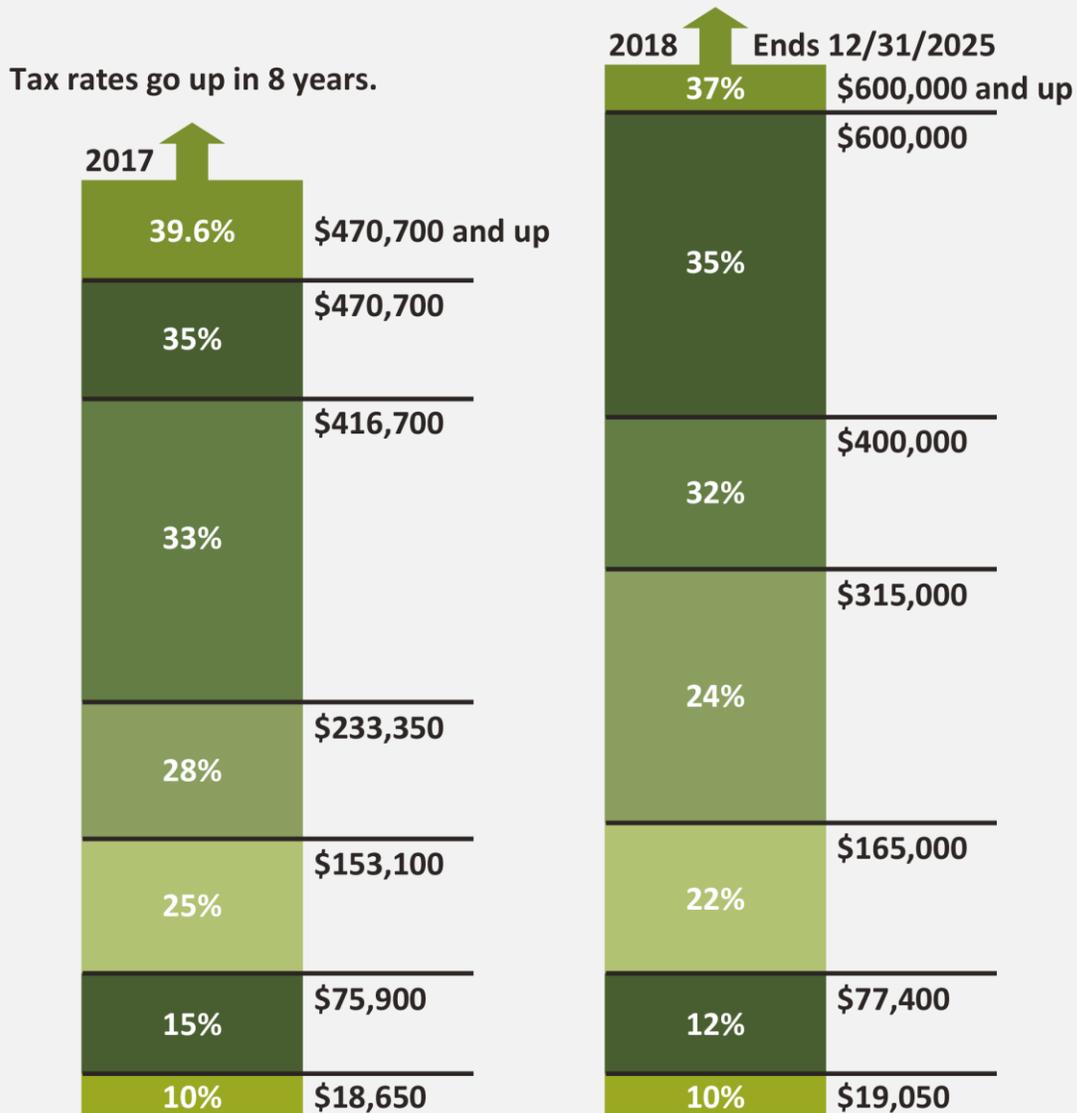
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# TAXES ON SALE

*Limited Time Only!*



*Is Your Estate, Asset & Retirement Income Tax Plan Ready?*

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