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Will Social Security be enough at retirement?

Plan A: (a description of present day Social Security)

NOTE: This plan is mandatory for most Americans.

A 35 year old earning \$40,000/year will pay Social Security Taxes of \$250/ mo. for 30 years for a total of \$90,000.

If death occurs before retirement the estate gets \$300.

At retirement the monthly benefit is approximately \$1650 or \$19,800/yr.

If you work after retirement age you must pay into SSI AND the "benefit" of \$1650/mo becomes potentially taxable.

After age 65 when death occurs the estate gets \$300 and benefit stops.

Plan B: (add to plan A)

A 35 year old voluntarily saves \$250 / mo. for 30 years using an R.I.P.

Your money is protected from taxation, creditors, and ex-spouses for life.

Since securities are not used your money can NEVER lose value.

It does not count against you when seeking financial aid for college.

You may access the money without IRS penalty any time after 12 months.

Because it is "insured", if death occurs before retirement your heirs will receive \$ 250,000 TAX FREE

**At retirement your monthly income is about \$3330/month or \$40,000/Yr
AND IT IS NOT TAXABLE**

**After retirement when death occurs the \$250,000 goes where YOU want.
AND IT IS NOT TAXABLE**

Too bad more people don't know about Plan B....

EVERY "MAN" NEEDS A PLAN

To get yours call: Ted Schmidt (615) 423-8648