I WANT YOUR PENSION

Uncle Sam is waiting to take up to 75% of your retirement savings.

S P E C I A L   R E P O R T

The Retirement Savings Time Bomb and How to Defuse It

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401A9
RMD's

$250,.000.00
1.7 million or $162,500

SPECIAL REPORT

THE RETIREMENT SAVINGS TIME BOMB AND HOW TO DEFUSE IT

Think that your retirement money will be there when you need it to be? Better take a second look.

The IRS is waiting to grab up to 75 percent of your hard-earned retirement savings – but there are ways to protect it from Uncle Sam.

The Advisors at ArcherWeiss Insurance & Financial Services can reveal the many startling facts behind retirement plan taxation – and what you can do now to insure your financial future. Through ArcherWeiss' simple, effective **Five-Step Action Plan**, you will learn to:

- Protect your retirement plans from excessive taxation
- Tap Retirement funds for emergency cash without penalty
- Pass on greater assets to loved ones and keep money in the family for generations
- Take advantage of the latest tax laws to best distribute, roll over, withdraw, and secure your IRA, 401(k), or similar retirement plan (and your inherited nest egg)
- Create the perfect estate plan
- Protect your nest egg from the ravages of market losses while achieving excellent returns

" The IRS is waiting to grab up to 75 percent of your hard-earned retirement savings – but there are ways to protect it. "

Today Americans have invested trillions of dollars in retirement plans, turning them into the biggest, most valuable asset they own; often worth more than their homes. As a result, savings protection has become the name of the retirement game.

Most, if not all, retirement planners focus on why you should save for retirement and how to grow your money through a variety of investment vehicles. That's valuable information, but that's not enough. Look at it this way. What good is making a 50% return on your investments if, at the time of withdrawal, taxes will step in to claim 40, 50, 70, or even 75% of it?

When entering retirement many people find that their IRA, TSA, 401(k) or other qualified retirement plan (next to their home) represents their largest asset. Whatever the amount accumulated in a retirement plan it represents meaningful dollars to whomever accumulated them. The decisions made regarding the Distribution Period can be more important to the success of the plan than the contribution period. When discussing Distribution Planning, three major issues or concerns seem to arise. Can I take out less money now and pay fewer taxes so my plan can continue to grow? May I use distribution plans other than the Government's Required Minimum Distribution (RMD) Plan? – and – What is the most effective way to leave my plan to my spouse, children, and/or grandchildren?

Required Minimum Distribution

Most people are aware that at age 70.5 they have to start taking a minimum amount out of their plan each year. In April 2002 the Treasury Department (IRS) issued sweeping new regulations on qualified plan distributions. These new regulations reduced the minimum amount that must be taken out of your plan each year. You must take a distribution at age 70.5 years and then another one by December 31 of the year you turn 70.5. All subsequent distributions must be taken by December 31 each year. Failure to take the RMD will result in a 50% penalty of the undistributed amount. You may take more than the amount of the RMD at anytime.

Choices for Your Spouse as Beneficiary

- Re-title Option
- Lump Sum Distribution
- Inherited Option
- Annuitize

Choices for Non-Spousal Primary Beneficiaries

- Lump Sum Distribution
- Annuitize
- "Stretch" Distribution
- Multi-Generational Distribution

What is a Multi-Generational IRA Plan?

A Multi-Generational IRA or "Stretch" IRA has administrative provisions allowing the non-spousal beneficiary or beneficiaries to continue tax-deferral of the account over the beneficiary's life expectancy.

Recent IRA changes allow each beneficiary to establish a required minimum distribution plan based on his or her own life expectancy. These distributions must begin by December 31 of the year following the participant's death. At any time, the beneficiary may elect to take a greater distribution than the minimum.

The technique of passing an IRA from one generation to another involves proper elections by the plan participant and proper identification of beneficiaries. Beyond correctly identifying the beneficiaries, the trustee, custodian or insurance company must have the systems for maintaining these accounts over long periods of time and the ability to administer this new opportunity in estate planning.

" The Multi-Generational IRA is designed to allow for a much greater time period of tax deferral and compounding of earnings. "

The Multi-Generational IRA is designed to allow for a much greater time period of tax deferral and compounding of earnings. Depending on the ages of the beneficiaries and/or rates of return, a stretch IRA can grow to many times the balance originally inherited. With a Multi-Generational IRA Plan you can truly create financial security for your children or grandchildren.

Stretch or No Stretch

Judy, the owner of a $250,000 IRA, dies and leaves it to her son Kyle, age 30. Let's look at Kyle's choices:

Lump Sum Option – Kyle would get about $162,500 after taxes of about $87,500

Stretch Option – By electing this option Kyle would take a minimum distribution over 53.3 years based on his life expectancy thereby "Stretching" $250,000 into $1,782,500.

Lump Sum Option vs. Stretch Option

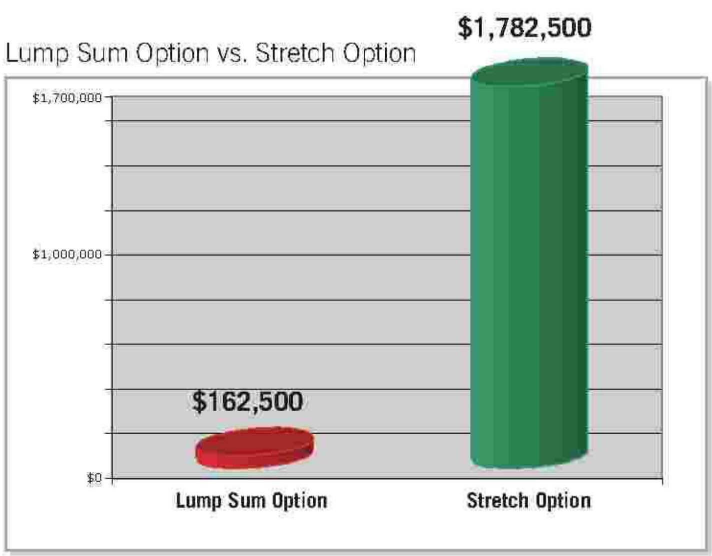

Table Bay Financial Five-Step Action Plan for Defusing the Retirement Savings Time Bomb

1. **Identify your retirement needs, goals, and options.** We can help you identify all your retirement plan assets, determine an appropriate way to structure them so you can get the maximum benefit during your lifetime, and help you identify ways to maximize the benefits for your beneficiaries.

2. **Review all your retirement accounts, and name primary and contingent beneficiaries.** Identify all your IRAs and employer-sponsored retirement plans. Then make sure that you have named both primary and contingent beneficiaries for each plan.

3. **Make sure all paperwork is in order.** Beneficiary designation forms must be completed for all IRA and employer sponsored retirement accounts. Check with your IRA Custodian of workplace plan administrator to see whether your beneficiary paperwork is on file. Keep copies so your beneficiaries can find the forms after your death.

4. **Turn your accounts into Multi-Generational Accounts.** Keep your assets intact and growing for decades by selecting this option. This is a winning strategy for taking advantage of existing tax laws to parlay your IRA or other retirement account assets into a potentially tax-free fortune.

5. **Engage an expert to review your IRA and Retirement Accounts.** This may be the wisest decision that you will ever make. With proper planning the ultimate payout from your account can be enormous, but with bad advice the results can be disastrous and cost you 50-90% of your account.

Customized Illustration and Plan

We would be pleased to run a FREE NO OBLIGATION illustration with your specific information to demonstrate how to defuse the ticking time bomb, maximize and guarantee your retirement income and create a lasting legacy for your children and grandchildren.

Want to learn more?

ArcherWeiss Advisors can run an individual analysis of your specific situation and help you devise and implement a simple, workable strategy to protect your retirement assets and keep your hard-earned money in the family and growing for generations. Call us and we'll show you how to put a Multi-Generational Plan in place for you and your family.

Call today for more information

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