

Tax-Efficient Income Planning!

The New Tax Laws WILL AFFECT you now and in Retirement!!!! Affordable Care Act

Your Income Taxes/Capital Gains (**DOUBLE TAXATION**) Can be your Biggest Annual Expense

Do you believe tax rates are going up in the future?

Are you concerned with the thought of outliving your Money?

How much income you will need, in order to retire with the same standard of living?

Does your current retirement/investment plan Protect your accounts from Creditors [Asset Protection]?

Can you afford to subject your portfolio to another down turn in the market? {2008/2009}

Taxes are the biggest obstacle in accumulating Financial Independence: Proper tax deferral/ tax bracket planning results in a Tax-Efficient Retirement Plan. [It's Not How Much You Make, It's How Much You KEEP]

Taking an integrated planning approach offers you significant opportunities to safeguard your retirement savings, as well as your personal and business assets: Financial Security!!

TAX-BRACKET PLANNING: Is the Process of structuring both your 1099 Now and 1099 Later Income with the 1099 Never Income as to keep you in the **Lowest Possible Tax Bracket!**

Proper Tax/Investment Diversification may make the Future Tax Rate and/or Increases IRRELEVANT!

The 1099 Money List [the 3 buckets] includes: **1099 Now** Stocks, Bonds, Mutual Funds, Money Market accounts. **1099 Later** include Tax Deferred Money [IRA, 401k, SEP etc.] [Deferred Annuities etc.] **1099 NEVER contains Permanent Life Insurance along with Roth IRA accounts, considered Tax Advantaged!**

TAX ADVANTAGED ACCOUNTS: **1099 NEVER** Provide tax deferred growth, access to funds before age 59 ½ without the 10% penalty [you become your own Banker]. Income TAX-FREE* Distributions.

NON-QUALIFIED PLANS properly structured and funded Tax Advantaged Life Insurance, contains characteristics that no other Financial Vehicle can match!

Tax-Bracket Retirement planning involves utilizing all 3 buckets to maximize your retirement income while allowing YOU to control the amount of taxes you pay under the IRS tax code. IRC Sec. 7702 and 7702 A9(b)

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Tax-Efficient Income Planning/MMD

* Tax Free Distribution or Income are based on the use of partial surrenders and zero or low-cost loans and policy structured within the MEC guidelines with the policy remaining in force! Kelm Financial Services Inc. does not provide legal advice nor tax calculations, preparation or advice. Consult with a licensed professional in that field for additional information.

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