

Chart shows how WEALTH is DESTROYED by TAXES

devouring 100% of Tax Deferred 401(k), IRA & Pension Accounts

Retirees' #1 nightmare is 100% taxation of their Tax Deferred retirement accounts. They're startled and scared!

Due to their ignorance and lack of understanding, an average of 35¢ of every withdrawn dollar (and also up to 85% of their Social Security) is unintentionally drained from their wealth by IRS taxes.

As detailed below, if a retiree wants to enjoy \$75,000 per year in living expenses, they'd need to withdraw over \$115,000 per year. In 14 years (well below life expectancy) ... a \$1 Million account will be drained to zero.


Tax Free means never pay taxes again ... so you sustain your money

Tax Free means a \$1 Million account for eternity assuming the details below.

(See example #2 below the chart)

Tax Free vs. Tax Deferred Retirement Accounts						
Each account has \$1M value Earning 7.5% interest rate Seeking \$75,000 per year in take home living expenses at age 64						
Tax Free account retains \$1 Million value				Tax Deferred account is destroyed by taxes		
Age	Withdrawal	Interest	Acct Value	Withdrawal	Interest	Account Value
64	TAX-FREE	75,000	1,075,000	35% tax bracket	75,000	1,075,000
65	75,000	75,000	1,075,000	115,385	71,971	1,031,587
66	75,000	75,000	1,075,000	115,385	68,715	984,917
67	75,000	75,000	1,075,000	115,385	65,215	934,747
68	75,000	75,000	1,075,000	115,385	61,452	880,815
69	75,000	75,000	1,075,000	115,385	57,407	822,838
70	75,000	75,000	1,075,000	115,385	53,059	760,512
71	75,000	75,000	1,075,000	115,385	48,385	693,512
72	75,000	75,000	1,075,000	Account is empty at age 79	43,360	621,487
73	75,000	75,000	1,075,000		37,958	544,060
74	75,000	75,000	1,075,000		32,151	460,826
75	75,000	75,000	1,075,000	25,908	371,349	
76	75,000	75,000	1,075,000	115,385	19,197	275,162
77	75,000	75,000	1,075,000	115,385	11,985	171,761
78	75,000	75,000	1,075,000	115,385	4,228	60,605
79	75,000	75,000	1,075,000	60,605	0	0

35¢ to 40¢ of every \$1 goes to Federal, State & other taxes



Over \$40,000 extra dollars must be withdrawn each year to pay for taxes

Example #2 - If a retiree wants to live on \$48,000 per year, \$73,846 per year must be withdrawn which means an unanticipated \$25,846 going to Uncle Sam each year for taxes.