



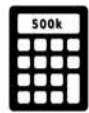
Himmelstein
Financial

The Secure act will make seniors *insecure*.

What does that mean to you? Taxes. Taxes. Taxes.

This affects qualified money: IRA, 401k,
403b, 457
and SEPs

Two parts to the Secure act every senior needs to know



- 1) Extending the RMD* age to 72 (*Required Minimum Distributions)
- 2) The Stretch IRA was eliminated



The Government not only wants more of your assets – they want it quicker

Learn more about your options ↓

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INTRODUCING

THE **PROTECTED IRA PLUS PROGRAM**™

The **PROTECTED IRA PLUS PROGRAM** is a combination of products that has the following components

 → ① **Distribution**

 → ② **Protection**

 → ③ **Tax Free Accumulation and Income**

There are different versions of the **PROTECTED IRA PLUS PROGRAM** to address different needs



Someone most concerned about **Guaranteed Income**

Someone most concerned about meeting potential **Extended Care**

Someone most concerned about **Tax Free Income in the future**

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One of the customized designed options Case Study: 70 year old male: Standard+not Preferred

IRA Qualified Money → **\$500,000** Principal Sum → **30%** Tax Rate (Hypothetical)



RETIREMENT
\$8,345*
 NET ANNUAL
 INCOME

Immediate Guaranteed
 Income Option

TO BENEFICIARIES ON DEATH
\$500,000**
TAX FREE



Annual Income	\$33,881
Taxable Portion	\$33,881
Taxes	\$10,164
Net Income	\$23,717
Life Insurance+	\$15,372
	\$ 8,345*

Net Yeild After Tax	1.67%
and Insurance	
Included in Estate	\$0
Tax on Estate	\$0
Net to Heirs	\$500,000**

→ **20 year cumulative income \$166,900**
 → **Income through Age 100 \$250,350**

Our designs focus on different themes based on your concerns

This is the immediate guaranteed income option for life after taxes and designed to protect that income stream from extended care or market loss

All designs return at least the original amount Tax Free to Heirs

Have Questions - Call Paul. TOLL FREE: 1-800-599-6965

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Putting all the pieces together



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THE **PROTECTED IRA PLUS PROGRAM**™

PROTECTED IRA PLUS PROGRAM will benefit someone who wants –

- **more net income after taxes and expenses**
- **protected from market loss**
- **covered for the needs of extended care**
- **all designs return at least the original amount tax free to beneficiaries**

Each plan is customized for your concerns

For a complete PROTECTED IRA PLUS PROGRAM analysis contact us

paul@himmelsteinfinancial.com

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