



ENCOMPASS
GROUP, LLC

I believe that people don't truly understand what financial success actually is.

If you've done well and feel that you don't need me. That is perfectly fine.
However, I may challenge you that you may WANT me.

- If you believe that taxes are going to go up, why are you accumulating retirement monies in accounts that will be taxed at a HIGHER amount, than if they were taxed today.
- If you believe that you will retire in a lower tax bracket, what part of your lifestyle (that you deserve to have) will you be cutting back on?
- If your practice is your NUMBER 1 asset, how are you ensuring your number 1 asset is protected, as much as possible, from what the government feels is THEIR fair share?
- Did you know that the amount of your social security is taxed (when you start to receive it) is dictated by what you put on your tax return?
- Did you know that the average couple, between the ages of 65 and 85, will pay more than \$250,000 in TAXES, on their social security alone, utilizing traditional retirement accumulation strategies?
- Traditional retirement planning strategies (IRA's, 401(k), SEP's, etc) put YOU at the mercy of fees, taxation and volatility.
- There are 2 financial unknowns that will destroy a person's financial situation during their retirement: taxes and a health event that will require you to need some sort of care (at home or in a facility). **We can eliminate BOTH.**

860.930.5330 / P.O. Box 376, West Suffield, CT 06093 / www.Encompass-Group.com

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YOUR NUMBER:

\$100,000 spending annually without running out of money.

Fed taxes of 15% - $/.85 = 117,647$. (17,647)

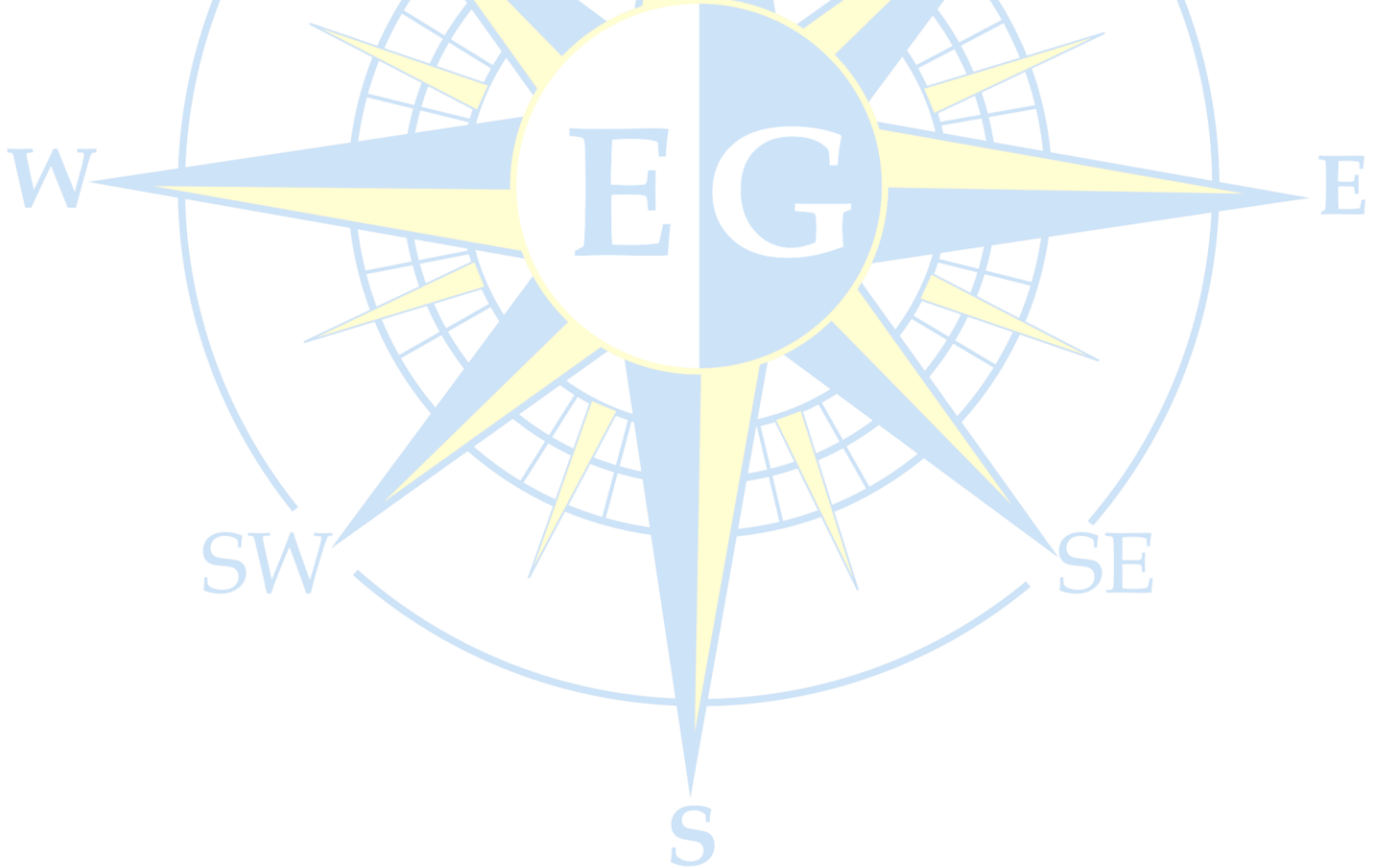
State taxes of 3% - $/.97 = 103,092$. (3092)

MediCare tax - \$1300 annually.

That totals: \$122,039 (which is how much you'd need to withdrawal from your traditional retirement account)

Based upon 4% Safe Rate of Withdrawal. Take \$122,039 and divide by 4% = **\$3,050,975**.

I can show you how you can do THE SAME thing, ONLY needing to accumulate $1/3 - 1/2$ LESS.



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