

Retirement Planning: The Secret Of Those Who Retire Early

“Financial planning is the science of appropriately putting money in the right amounts in the right financial vehicles so that it can achieve solid growth that is safely managed with trusted advice.”

Many of wish to grow their wealth to where they have enough money so that they work because they want to and not because they have to. Wealth to where you have enough money to pursue happiness with vigor and vitality. Wealth to where you have enough money that the pursuit of money, itself is no longer necessary.

Investing is a science. No one can correctly and consistently predict what the financial markets will do on a continuous basis. A financial plan takes care of the contingencies and the unexpected, as well as the anticipated. Fortunately, Summit advisors have a complete and comprehensive understanding of how the various financial vehicles work and the ever-increasing variety. It is possible to protect yourself from volatility in the markets.

Summit Asset Protection Group, LLC takes a unique approach to this important subject. We collaborate with a team of expert professionals taking a holistic comprehensive approach that includes investments in the markets and insurance. Too many people consider financial planning to be merely buying stocks and bonds and mutual funds. That is only part of the equation and in many cases not the best choice for an investor.

The following strategies are meant to partner with a financial investment plan. Insurance is a great supplement to a well balanced portfolio. By avoiding the losses in taxes, risks, and expenses, it can help you multiply your financial gains.

At Summit Asset Protection Group, LLC we will share with you many little-known strategies to improve your financial health. The following brief description will help you understand some of the options and benefits available that partners well when developing a healthy financial plan.

Equity Harvesting (EH) , also known as the Debt Shield strategy takes advantage of one of the last tax favorable plans the IRS allows you to have and it has tremendous asset protection. EH is a tax-favorable wealth building system based around using your home mortgage deduction in a strategic manner for your benefit.

Private Capital Reserve Strategy (PCRS) – This strategy allows you to use after tax dollars to enjoy compounding that is uninterrupted and un-taxed at very competitive rates of return. Then for any reason, at any time, with the proper structure you may withdraw funds completely TAX-FREE. And you can do this over and over again, in unlimited amounts, depending on your income, age, and asset base. Not only that, but you may also access more than you put in for long-term care needs. And using the right models in the right time frame, you will NEVER lose a penny. To learn more, just click here.

Fixed Indexed Annuities (FIAs) – Some call this the “new” asset class strategy. Using this as an asset class in your overall asset allocation strategy has shown to lower risks and improve returns overall. This is an “asset class” with very respectable returns, net of fees, costs, and expenses. With FIAs, you NEVER lose principal on your invested dollars in down years, and

the gains in every up year are locked in and ratcheted up.. And the returns are tax-deferred. Want to find out more? Just click here (or on the “Fixed Indexed Annuities” link at the beginning of this paragraph!)

Qualified Plans/IRAs – With this strategy, you can deduct money from your taxable income and put it into a qualified plan or IRA.

To find out more (and if you aren’t putting money into one of these plans, should you? And if you are, there may be a few twists you find useful, just click here.

Did you know that you can purchase Fixed Indexed Annuities inside a Qualified Plan or IRA? If you are over 50, this could be a terrific idea as an asset allocation model. CAUTION: Many attorneys and some CPAs advise against this strategy. The reason given is “why use a tax-deferred investment in an already tax-deferred vehicle.” This is incomplete thinking. Sure the tax-deferral is duplicative, however, what you get is the assurance of market upside with NO market downside. For many, that peace of mind is exactly what they want and need.

And there’s so much more. Why not call us up for a no-obligation talk about your financial planning goals?