



The Tax Advantaged
Retirement Solution



THE **TAX ADVANTAGED** RETIREMENT SOLUTION

How Successful Business Owners Can Become Untaxable

Presented by **Brandon R. Barile, CFP® CRPC®**

TABLE OF CONTENT

Introduction	2
Why This Is Relevant For You RIGHT NOW!.....	3
Why Should You Trust My Advice?.....	9
3 Key Tax Related Issues Having A Huge Impact On Your Wealth and Retirement Plans ...	10
1. TAXES: Will They Be Lower... Or Higher In The Future?	10
2. Could 401(k)s And IRAs be Problematic?.....	12
3. Can You Shield Your Retirement Assets from The IRS?.....	14
How Is Tax Advantaged Retirement Solution Different From Other Programs?	17
Want To Learn More?.....	19

Tax Advantaged Retirement Solution
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Introduction

Today, many successful Professionals, Executives and Business Owners like yourself are feeling uncertainty, pressure, anxiety and stress both at home and at work.

Planning for future retirement is a top priority for most Americans, however, it is hard to plan ahead without adequate knowledge, guidance, and time. Adding the **stress** of modern life and the changes in political and market climates, planning and adjusting for the future becomes a daunting task. While many people say they are on track with their financial planning, not all are confident or ready for retirement.

My objective is to simplify that process for you, remove some of the burden of planning and assist in avoiding unnecessary tax implications from your financial investments and investment accounts.

Why This Is Relevant For You RIGHT NOW!

These Are Unprecedented Times

The markets are volatile, our US Debt is out of control, our country has political unrest and we have an unusual employment market and government spending due to fears involving the global pandemic caused by the Covid-19. This now makes tax planning more important than ever.

On top of that, most individuals are saving much less than the recommended 10%-15% of their income every month towards their retirement. I think that's a good start, but I have found that if you want to maintain the same income stream in retirement, an individual may need to be saving over 30%-50% of their income. That's a lot to ask with everyday bills and expenses that need to be met and taxes owed to the IRS. It is hard and difficult to save. No wonder investors seem to take on more risk than they need, prior to working with me.



Ask Yourself The Following:

- ❓ Are you 100% confident you are going to have a great retirement or do you have some doubt?
- ❓ How much predictable retirement income can your portfolio deliver?
- ❓ Do you think that you are paying more tax than you should be?
- ❓ What strategies have you implemented to create more income?
- ❓ Does your qualified plan allow you to take money out tax-advantaged in retirement?



When It Comes To Taxes, Wealth, And Retirement...

Here's an analogy, you come home from work one night and you realize that water is gushing from under your sink. When would you call a plumber to get it fixed? Most likely, you'll call the plumber right away, because the longer you wait, the bigger the problem, thus the bigger the cost to fix the problem!



When it comes to your retirement do you have a “leaky pipe” that will create bigger issues down the road?

In this guide, the leak that I will be referring to is taxes on your retirement assets and retirement income.

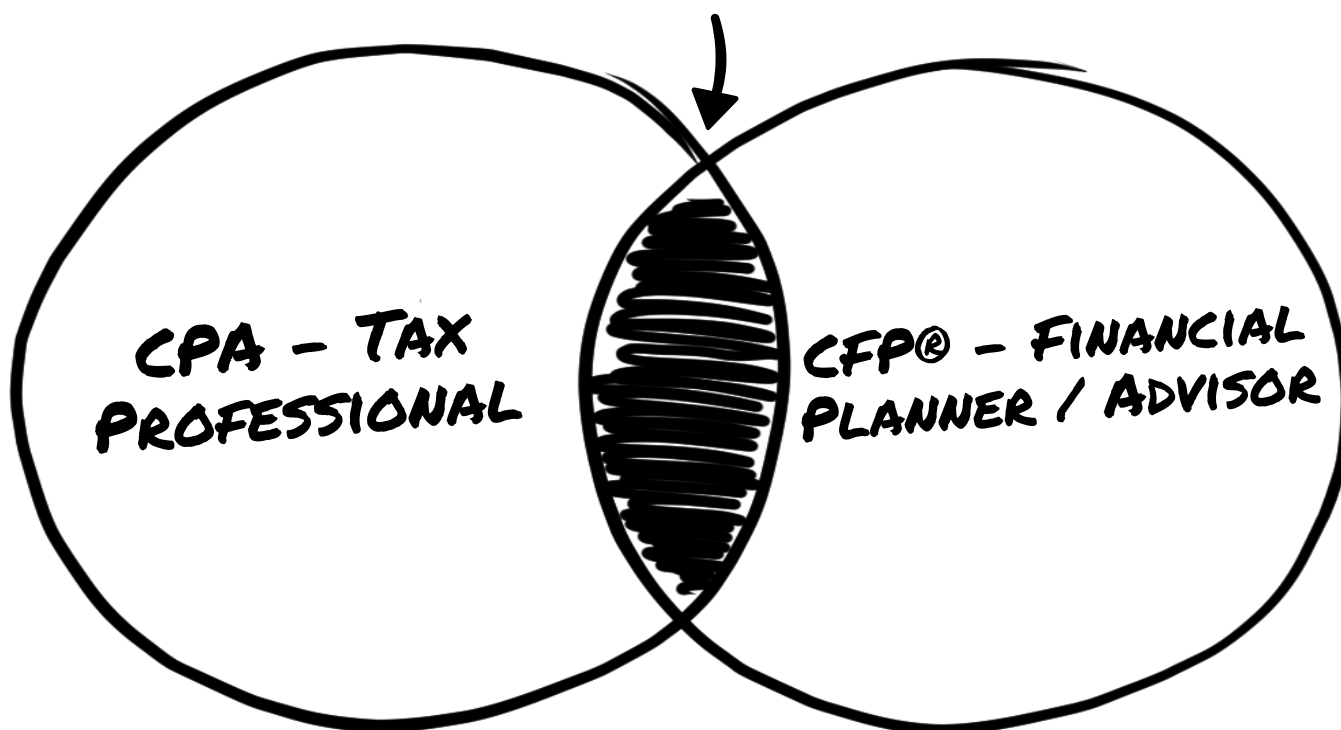
I believe the US economic system is under enormous stress and it's only a matter of time before the “pipe” breaks. There is a way under our current tax system to explore strategies that may save you money on taxes. That's why I'm introducing this guide to you as a way to start a conversation.

How I am Different

I have included the graphic below to help you better understand how my expertise can be most impactful for you and with other advisors you may work with. I am here to help you build Untaxable Wealth and an Untaxable Lifestyle.

Untaxable Wealth Strategist©

A professional that offers novel current year and long range approaches to build Untaxable Wealth. They bridge the knowledge gap between a CPA and a CFP® with wealth building strategies and tactics focused on reducing, eliminating and recapturing the maximum amount of your tax liability for creating untaxable wealth.



CPA - Tax Professional

A professional that offers compliance with IRS tax filings and other tax services: Including preparing and filing federal, state, and local tax returns and working with individuals during the year to minimize their tax obligations. Focus is typically prior year and current year.

CFP® - Financial Planner / Advisor

A professional that offers financial planning services that take a more comprehensive view of your financial and personal circumstances and are customized for your needs. Focus is typically investment management.

The TRADITIONALIST and The OPPORTUNIST

TRADITIONALISTS think paying taxes is a way of life

If you had average income of \$167,639 in 2021 you were in the top 10% of earners nationally according to an EPI study. <https://www.unbiased.com/discover/banking/how-much-income-puts-you-in-the-top-1-5-or-10>

You may have the assumption that you are going to always be burdened by high tax costs, however, that doesn't have to be the case. You can't plan like the other 90%, you have to plan differently.

If you believe taxes will have an impact on your retirement or better yet, you think taxes will

go up in the future, you probably need to **think more like an OPPORTUNIST!**

Most People Think Like a TRADITIONALIST..

What I mean by that is most people think the only way to accumulate retirement savings is by traditional means such as IRAs, 401(k), 403(b), SEP IRA, SIMPLE IRA, Profit Sharing Plans, etc.

What happens when they get into retirement, is they must start paying taxes on the distributions of these plans. Those taxes ultimately erode the compound growth of your account over time. It's how we've been taught and wired over decades.

You're Probably Wondering... "Is There A Better Way?"

The task of keeping more of what you have earned is becoming more stressful each and every day.

The task of saving more does seem difficult to do and it can be overwhelming without the right plan. The right plan isn't just about saving more, it's about how to be more efficient with your savings.

Every day you wait, the more pressure you feel to catch up, you pay more money in taxes, more opportunities are lost and more wealth is ultimately wasted.

Tax Advantaged Retirement Solution Works For Many People Including:

- ✓ Anyone who believes tax rates will go up in the future.
- ✓ Investors who are concerned about how their 401K and IRA distributions will be taxed in the future.
- ✓ Individuals who invested in annuities and want lower taxed income.
- ✓ High Income earning Business owners, Doctors, Executives, etc...
- ✓ Individuals that want to leave a Generational Legacy.
- ✓ Investors concerned about risk.
- ✓ Individuals that HATE PAYING TAXES.

Through the Tax Advantaged Retirement Solution and Through Deeper Discussions, We May Help You Reposition Your Investments to Minimize Your Tax Burden.

We Utilize Planning Techniques That Are Meant to Allow for Your Goals and Objectives To Be Aligned With Cost-Savings Efforts To Provide For A Better Net Return Than Previously Planned.

Do You Work With A TAX PREPARER Or A TAX PLANNER ?

The biggest challenge that I've found with individuals and business owners is generally that if they are already working with a tax or financial professional, they believe that person knows everything they need and has everything already covered.

For example, they believe their CPA is providing tax planning when they get their taxes done, when in reality they are only getting their tax history recorded. However...



What was the last great tax strategy that you, your CPA, your attorney, and your advisor talked about in the last 6 months?

When it comes to true tax planning.. The key is not only to focus on tax saving now, but also on tax saving in the future.

In almost all cases, the answer is they really never have gotten together to talk about tax strategies that are relevant in today's environment.

If I ask them "Are you paying more than you need to the IRS? Do you want to keep doing that? Would you rather keep the money to yourself? That gets a totally different answer, they want to keep the money!!

The most important element is getting an individual's attention and from there begin to show them the value we can offer. Individuals and Companies do not want to pay more taxes than necessary. That is why we are committed to collaborating with tax professionals and attorney's when creating personalized strategies.

Having a plan for your retirement funds that seeks to save you money on taxes along with significantly boosting your savings can be the key towards having the financial freedom you dream of.



Why Should You Trust My Advice?

As a business owner and investor, I know how time can slip by and how you can get so consumed with handling day to day affairs of the business and household that you can easily lose sight of your goals and plans. Having someone there for guidance and accountability can be a tremendous benefit to your personal health and financial health.



I've spent 25 years helping entrepreneurs, professionals and business owners, educating them and aligning their financial plans with their goals and dreams. As a CFP, other advisors may not offer my level of expertise and they may not understand how to implement the tax-advantaged strategies.

At the same time, I take my role as a fiduciary seriously. I attempt to uncover any inefficiencies and gaps in your current plan using a thorough process of data gathering, education and implementation.

I've discovered, tested and validated strategies and solutions that not only allow you to grow your funds, but in a tax-efficient manner too.

These same strategies have allowed my family, my friends and clients the opportunity to enjoy a far more abundant, richer, memorable and rewarding path to their retirement lifestyle.

I wake up every day with a mission to add value to the lives of all who cross my path.

Clients often ask me, "Why are you so passionate about introducing these concepts to so many others?" It really comes from working with people in need for so many years. I am always excited to help change the financial health for families and build solid relationships out of trust.

My mission is to increase your income, accelerate the growth of your wealth, minimize the taxes, and reduce the fees. By working with me, you will have more clarity, certainty and confidence, knowing that you are in control of your financial future. At the same time, you'll be able to then focus more time and energy on yourself, your loved ones and your business. Plus, enjoy a healthier, happier and more abundant life!

As a professional or business owner, your finances are complex. Your financial needs and priorities change throughout the years in unique ways. We have found there are a myriad of variable's that professionals and business owners face and no single strategy may work, usually a coordinated combination of strategies. Our Solution: To Plan For Individuals' Needs In a Customized Fashion With Key Issues In Mind.

3 Key Tax Related Issues Having A Huge Impact On Your Wealth and Retirement Plans

1. TAXES: Will They Be Lower... Or Higher In The Future?

Think about these numbers... from 2021 to 2025 (if we remain on our current path)...

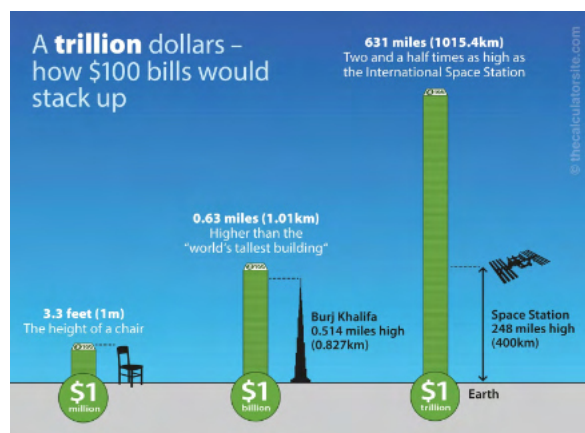
- ☀ Our US Debt will go from 27 trillion to over 49 Trillion
- ☀ Our Unfunded Liabilities will go from 158 Trillion to over 205 Trillion
- ☀ Our M2 Money Supply will go from 19 trillion to over 47 Trillion

*The source comes from the [USDebtClock.org](https://www.usdebtclock.org)

How Big Is \$1 Trillion Dollars ???

If \$1million in \$100 dollar bills stacks up to 40 inches (3.3 feet: kind of under-whelming to look at, really!), and \$1billion is 40,000 inches (that's 0.63 miles high: much more impressive!), \$1trillion in \$100 dollar bills is 40,000,000 inches high, which is 631 miles.

Source: thecalculatorsite.com



The Only 2 Ways To Combat The Growing Government Debt

SPEND LESS

OR

TAX MORE



Is the government going to start cutting back its spending?
NO WAY!! We are Spending more than we ever have in the history of our country.

So The Solution Seems To Be...

HIGHER TAXES

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However, With Every Challenge Comes Opportunities!

FIGURE 2

Highest Federal Marginal Individual Income Tax Rate

Tax years 1913 – 2020



Sources: Joseph Pechman, *Federal Tax Policy*; Joint Committee on Taxation, Summary of Conference Agreement on the Jobs and Growth Tax Relief Reconciliation Act of 2003, JCX-54-03, May 2003; IRS Revenue Procedures, various years.

Notes: This figure contains a number of simplifications and ignores factors such as the amount of income or types of income subject to the top rates, or the value of standard and itemized deductions.

Our Current Tax Rates Are Historically Low

When it comes to buying stock, you want to buy stocks when prices are low and sell it when prices are high.

When it comes to repositioning your assets from a tax perspective, you want to do that when tax rates are low. This allows you to keep and spend more than when tax rates are higher.

Repositioning your money into certain tax advantaged investment vehicles can potentially help you reduce taxes. A deeper discussion would be needed to determine if any investment vehicle is right for you based on your goals, objectives and lifestyle.

2. Could 401(k)s And IRAs be Problematic?

401(k) Plans No Longer Make Much Sense for Savers

The inherent extra return participants enjoyed for many years has almost disappeared because of changes in tax laws and high fees.

By Aaron Brown
July 21, 2020, 5:30 AM MST



Examples of Tax-Deferred accounts are 401(k), IRA, 403(b), Sep IRA, Profit Sharing, and Cash Balance Plans. These accounts allow for tax deductions for the contributions and they allow earnings to be tax deferred, but account distributions are taxed.

An article by Aaron Brown in 2020 noted how 401k plans no longer make sense due to changes in tax laws and underlying 401(k) plan fees. The article notes that the tax advantages of the 401(k) depends on 4 factors:

For A Median-income Married Couple With Two Children*:

1. The marginal federal income tax rate was 43% in 1980 → 12% - 22% today
2. The capital gains rate was 28% in 1980 → 0% - 20% depending on income
3. The likely retirement tax bracket was 15% in 1980 → 12% - 22% today
4. Interest rates were around 15% in 1980 → compared to about 4% today

The government offered huge tax savings to encourage retirement savings, while today it offers little or no benefit. <https://www.federalreserve.gov/releases/h15/>

*<https://www.bloomberg.com/opinion/articles/2020-07-21/401-k-plans-no-longer-make-much-sense-for-savers>

Due to the decreased benefit of tax-deferred qualified plans, investors may investigate other opportunities with Roth or post-tax savings accounts to better plan for their future needs. We look into your overall financial picture to see where you can maximize contributions to project a more ideal overall net benefit. Individuals should take advantage of employee 401(k) matches, but may look to review their 401(k) plan details with a specialist who can plan for their best interest and overall goals.

When large amounts of assets are accumulated in Tax-Deferred investments, your Required Minimum Distribution could increase to the point where you run into tax burdens during retirement and may even pay substantially more for Medicare premiums. Your Net Assets could be greatly reduced by Tax Implications and your Net Worth could be higher if other account types, strategies, or investment vehicles were used while saving for Retirement.

3. Can You Shield Your Retirement Assets from The IRS?



Do You Know What the **LARGEST EXPENSE** Will Be Over Your Lifetime?

Think Mortgage? Health Insurance? Credit Card debt? NOPE!

Over my two decades of advising clients, I have noticed that many business owners and individuals max fund their 401k's, Profit Sharing Plans, and IRA's to lower their immediate tax burden but often wonder if there's more they should be doing.

While traditional 401k's and IRA's are popular places to save money for the future, they certainly have a few glaring issues.

Why? Because they are ticking time bombs that need to be addressed right now.

It's important once again to reiterate this point. Taxes can erode your wealth faster than almost anything else. Withdraw \$100,000 from that 401k account and you may see an immediate \$25,000-\$35,000 disappear instantaneously.

For decades, conventional wisdom has been that individuals and business owners should stash away as much money as possible into tax-deferred options, such as 401(k)s and IRAs, while they are working.

The theory is you will have less income during retirement and fall into a lower tax bracket. We want to challenge these assumptions. As we are forced to confront the reality regarding the US Government's rampant spending, the question you must ask is how deeply future tax hikes might cut into your hard-earned savings. Luckily, there are potential strategies and vehicles to reposition and reduce tax liabilities. A deeper discussion would be needed to determine which strategy and vehicles might be most appropriate for you based on your goals, objectives and lifestyle.

The Truth Is That There Are TWO TAX SYSTEMS... One For The INFORMED... And One For The UNINFORMED.

As tax rates increase... and deductions decrease... Where will that leave you? Luckily, there are ways to grow tax-free wealth that can be withdrawn in (or even before) retirement without any worry of what the prevailing tax rates are.

The largest expense you'll pay over the course of your lifetime is taxes. And it's only going to get worse!

When it comes to your wealth and investments, there are 4 ways they can be taxed (HINT: The government loves two of them and hates the other two)

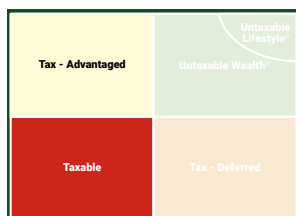
The Four Options For Paying Taxes

The Untaxable Wealth Matrix



The Untaxable Wealth Matrix

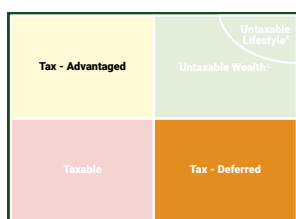
1. Taxable



With these investments, you use after-tax dollars to invest in the account and you pay taxes on them every year. These are the least efficient investment vehicles.

(Examples: Current Income, Savings, CD's, Mutual Funds, Bonds / Fixed Income, Dividend - paying stock.)

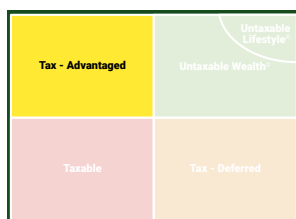
2. Tax - Deferred



With these types of investments, you use pre-tax dollars to invest in the account and then you pay taxes when you withdraw the money. The government and Wall Street have led you to believe that these are great - they aren't.

(Examples: IRA, 401(k), Real Estate, Business, Non-dividend - paying stock.)

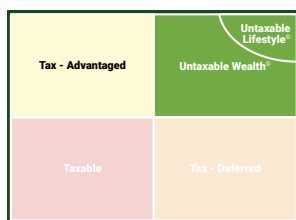
3. Tax - Advantaged



With these investments, you use after tax dollars (depending on your company structure tax deductible) to invest and then never pay tax again. These are the most efficient investment vehicles right now.

(Examples: Roth IRA / Roth 401(k) Cash Value Life Insurance.)

4. Untaxable Wealth



Untaxable Wealth and Untaxable Lifestyle is created by using strategies that can turn your biggest lifetime expense...taxes... into wealth, accelerating your ability to arrive at your ideal financial future on your own terms.

We do this by reducing, recapturing or possibly eliminating taxes either now or in the future, regardless of your business or investment situation. It is more than just wishing you could pay fewer taxes. It is a strategy crafted to ethically and morally ensure you pay the least amount of tax allowable by law.

(Examples: The Untaxable Wealth Strategies)

I Can Show You How To Reposition Your Wealth and Retirement Into The Untaxable Solution

When it comes to investments, there are 3 ways they can be taxed:

Three Options for Paying Taxes

1. **Tax Me Now or Taxable** with these investments, you use after-tax dollars to invest in the account and you pay taxes on them every year. These are the least efficient investment vehicles.
2. **Tax Me Later or Tax-Deferred** with these types of investments, you use pre-tax dollars to invest in the account and then you pay taxes when you withdraw the money.
3. **Minimal taxes or “Tax-Exempt”*** with these investments, you use after tax dollars to invest and then never pay tax again. These are the most efficient investment vehicles right now. That is the key. Roth IRA's, Roth 401(k)'s and other solutions are used here.

Through careful planning practices and through using software designed to project income levels, taxes, investment performance using Monte Carlo simulations, I can strategize how much to invest in each of the three options to maximize your net return through Retirement.

Contact me to discuss how to implement these key concepts in creating a customized plan that may help you achieve your goals.

***A deeper discussion into each of these items is necessary to ensure a complete and balanced discussion.**

All investments involve risk and no one-size fits all.

Investments offered are not FDIC insured. Contact us today to see if any of these strategies might work for you based on your overall goals and objectives.

How Is The Untaxable Solution Different From Other Programs?

The Untaxable Wealth Model

A transformational approach to building wealth that first centers on how to reduce, recapture and eliminate the largest expense in your life....your tax liability and turning it into a wealth building asset for you. Positioning you to become untaxable and have an untaxable lifestyle.

One of the fastest ways to build wealth is to plug the largest holes draining you of wealth building capital and cash flow. It's The Power of Becoming Untaxable.

The ONLY WAY for you to create Untaxable Wealth for yourself while reducing market volatility, inflation, tax and confiscation risk is through making it legally off limits to the Government.

And the ONLY WAY to make your Wealth off limits to the Government without giving performance, liquidity, control, are the Untaxable Wealth Strategies©.

Untaxable Wealth Secret #1

The Untaxable Wealth Strategies© Are designed to Eliminate, Reduce, Offset, Defer, Arbitrage, Leverage your tax liability for the purpose of building Untaxable Wealth.

The Untaxable Wealth Strategies©

- **The Untaxable IRA©**
- **The Untaxable 401k©**
- **The Untaxable Retirement©**
- **The Untaxable Lifestyle©**



**The Tax Advantaged
Retirement Solution**

Untaxable Wealth Secret #2

Make Your Savings Legally off Limits to the IRS

You can't rely on Congress to keep their word, so you **MUST** be proactive and take steps to keep more of your money.

To pay as little tax as possible along the way you need to turn taxable accounts into tax free accounts, move your money from accounts that I call "forever tax" to one that are 'never tax' Ed Slott, CPA



Untaxable Wealth Secret #3

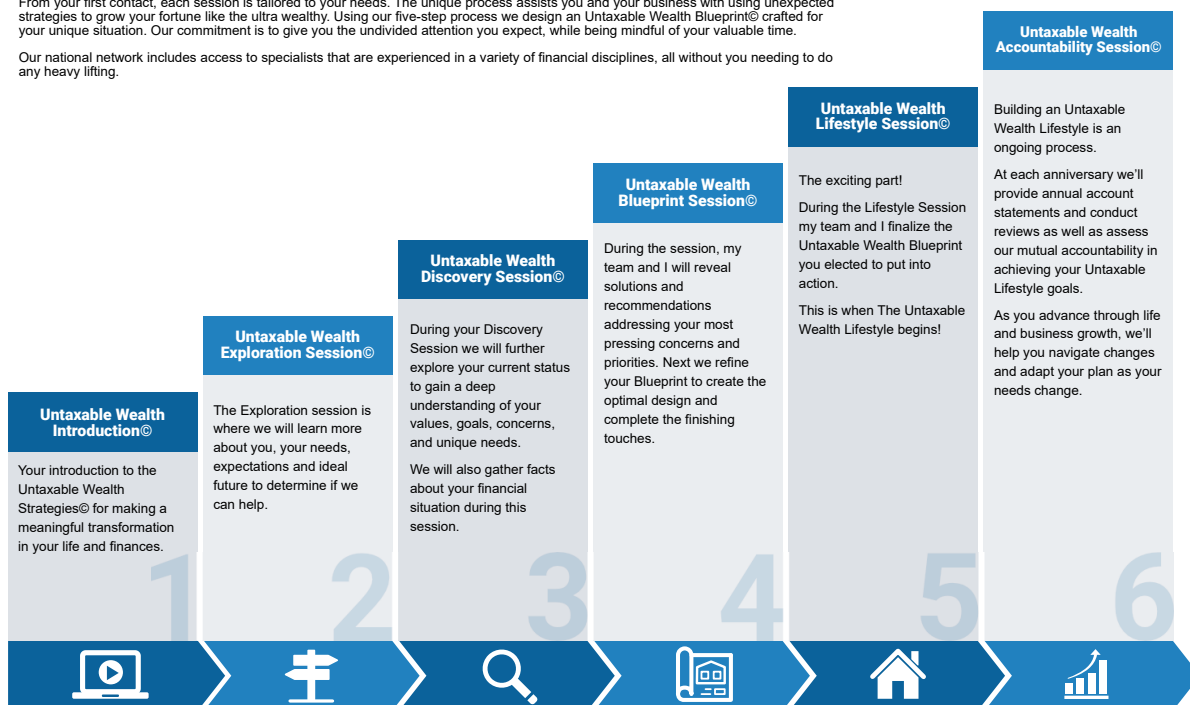
Harness The Power of Becoming Untaxable For Yourself With The Untaxable Wealth Transformation Process

THE 6-STEP PROCESS TO AN

UNTAXABLE WEALTH TRANSFORMATION

From your first contact, each session is tailored to your needs. The unique process assists you and your business with using unexpected strategies to grow your fortune like the ultra wealthy. Using our five-step process we design an Untaxable Wealth Blueprint® crafted for your unique situation. Our commitment is to give you the undivided attention you expect, while being mindful of your valuable time.

Our national network includes access to specialists that are experienced in a variety of financial disciplines, all without you needing to do any heavy lifting.



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Want To Learn More?

As an owner of RockPort Global, LLC, a Certified Financial Planner (CFP), and a financial fiduciary with over 25 years of experience helping high earners, I want to make a difference for you. I use my expertise in utilizing our state-of-the-art technology and fully integrated financial planning & wealth management platform to organize and simplify the finances of my clients. My advice is open architecture and virtually unlimited regarding the investment horizon.

By delegating the task and accountability of personal CFO to me and RockPort Global, LLC, I believe you can gain more time to do the things you love.

Let me help you reclaim control over your goals and financial ambitions by planning on ways to avoid unnecessary taxes and build a relationship around providing you with helpful support to be successful.

Want to Apply my Solution?

If you want to discover how to GROW, PROTECT, and KEEP more of your wealth AND the information in this guide resonates with you, then...

Let's start by having a conversation



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(813) 448-6766

I look forward to speaking with you soon!

Click Here To Schedule A Call

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