



The Tax Strategy Circle

Your Current Strategy: This is how your current assets are distributed.

 = % of income allocated to your goals

Current contribution is income tax deductible within specific limits. Withdrawal is taxed as ordinary income and subject to I.R.S. regulations.

Pre-Tax

- 401(k)*
- Traditional IRA*
- 403(b)*
- SEP-IRA*
- Simple IRA*



Current contributions and premiums are *not* income tax deductible. Withdrawal may be tax-free, according to I.R.S. regulation.

Tax-Free

- Municipal Bonds
- 529 Plans
- Roth IRA's
- Cash Value Life Insurance



Current contributions are *not* income tax deductible. Withdrawal of the gain in value is taxed according to I.R.S. regulations.

Tax-Deferred

- Annuities
- Real Estate
- Limited Partnership



Subject to I.R.S. regulations.

Taxable

- Money Market Accounts
- Mutual Funds
- Savings Accounts
- Tax-Managed Funds
- CD's
- Stocks
- Bonds
- UIT's



*Distributions taken before age 59 ½ may be subject to a 10% premature distribution penalty tax. Distributions must be taken prior to April 1 of the year you turn 70, or a 50% penalty will be assessed.