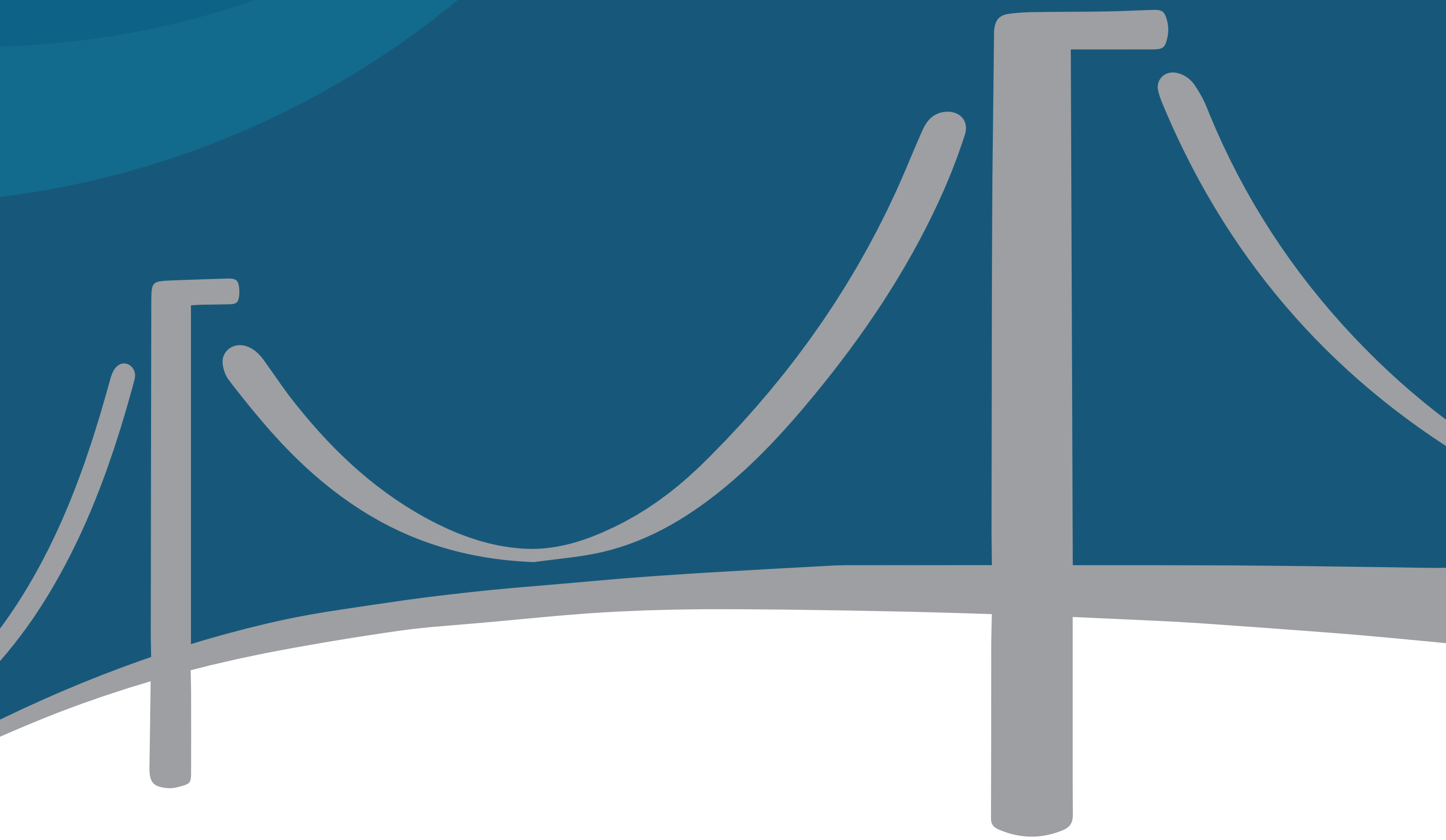
THE FINANCIAL BRIDGE

Your Key to a Successful Retirement



The Foundation for Financial Education

A 501(C)(3) NONPROFIT ORGANIZATION

F3E The Foundation for Financial Education

A 501(C)(3) NONPROFIT ORGANIZATION

See how the nonprofit difference is changing the landscape of financial education

The Foundation for Financial Education is a 501(c)3 non-profit organization dedicated to providing free educational resources to the public. Founded as a result of an urgent need to eliminate financial illiteracy, F3E has helped thousands of individuals become more fiscally fit by understanding financial pitfalls that they may encounter in their everyday lives. Local industry experts contribute their time and expertise to conduct financial workshops for companies, churches, municipalities, and non-profit organizations at no cost. F3E workshops are considered to be informative, entertaining and educational.

The businesses and organizations we teach benefit from these seminars by creating goodwill and strengthening morale amongst their employees. The participants benefit from the knowledge they gain and the financial experts benefit by having the opportunity to give something back to the community in which they serve. The purpose of the workshops is to provide valuable financial information to the participants that attend, and no specific products or companies are endorsed.

Over the past few years, F3E has served organizations such as The Alzheimer's Association, Johns Hopkins University, The Mid-Atlantic Federal Credit Union, and many more. F3E has also been responsible for providing educational resources to state and federal government employees at agencies such as NOAA, IHS, SAMHSA, FDA, NIH, OPM, and more. F3E is also currently participating in the series of retirement seminars promoted by Federal agencies.

Although our overall focus is financial literacy, our specific focus is exposing the dangers of retirement planning and guiding individuals and families to reach the highest levels of guaranteed income possible, whether in social security, pension, or other retirement accounts. This is accomplished by teaching financial truths, educating about financial pitfalls, and building a financial bridge utilizing strategies, products, and making adjustments to maximize income, minimize taxation, and structure an efficient estate plan.

Exposing the dangers of retirement planning and guiding to achieve 3 primary goals:

1. Maximize income
2. Minimize taxation
3. Structure an efficient estate plan

The Next Level of Financial Education

- Delivery of the highest standard for financial education
- Protection of the public from financial misinformation
- Guidance through education, not sales pitches
- Maintenance of appropriate records to support recommendations

Creating a Financial Bridge

Working toward your retirement is both exciting and scary. If you're like most, you've already asked yourself questions like 'how much do I need to save and where do I need to save it'. Other questions you may be asking yourself are 'why are you saving for retirement?' 'What's the absolute smartest way to do it?' and the ultimate question, 'how do you get the most from your money while paying the least amount in taxes when you reach retirement? And how do you protect what you've already saved?'

Most individuals are stuck in an accumulation mindset when approaching retirement. Their goal is to accumulate as much money as possible for retirement. These strategies for retirees are not only potentially ineffective, they could also be very costly. Although this goal is well-suited for people saving for retirement, those within 10 years of retirement need to start asking the question: are accumulation vehicles best suited for distribution strategies?

People come to us ill-informed and are unsure of when the most opportune time is to start taking social security and don't know what the best election methods are for their pension, or how to best maximize their retirement accounts. All of these things have to work together, so by creating a strategic sequence for these things to happen builds a financial bridge into retirement that truly works to help people utilize their assets in the best possible way.

The financial bridge is a term coined by the foundation to help retirees maximize their guaranteed income. This may be in helping individuals maximize their social security benefits at the most opportune time; it could be in helping individuals maximize their pension by not making costly mistakes of improper elections; and by protecting their retirement nest egg, which they have worked their entire lives for.

Building the financial bridge first comes from gaining an understanding of the challenges faced as we start retirement, as well as the products most often utilized for retirement planning. There are 3 main issues that need to be overcome in order to guarantee that the financial bridge can be built or capture our highest guaranteed income.

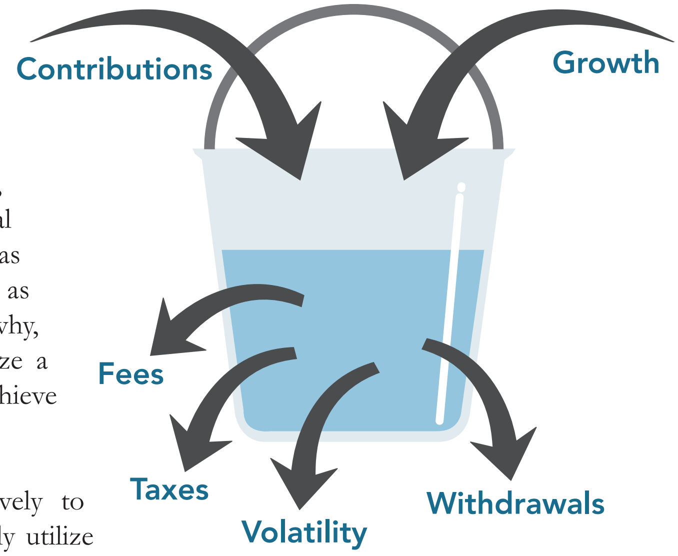
Inflation - if we're not utilizing a strategy that can meet or beat inflation in retirement, purchasing power will be eroded.

Taxes - 99% of people we work with are in tax-deferred retirement accounts. This is because the government understands the time value of taxes. Taxes will be paid at the time when the account balances are at their highest and you're in need of income. Not to mention RMDs (required minimum distributions) that will systematically force you to pull out more money every single year of retirement whether it's a good time or not. Believing inaccurately that you will be in a lower tax bracket in retirement creates an unrealistic expectation of how retirement will be. The reality of utilizing tax-deferred accounts alongside RMDs for distribution will likely create an unsustainable withdrawal rate.

The market - the stock market doesn't offer a static fixed return. It offers a fluctuating return. And because of this volatility, it puts pressure on the financial bridge to maintain consistent income without getting into a hyper-buy down scenario. In a Forbes article, Wade Pfau, professor of retirement income at The American College, wrote "taking distributions from an investment portfolio (401k, ira, brokerage) amplifies the impact of portfolio volatility, making retirement income planning tricky as distributions tend to be the primary income source for retirees." Amplified volatility can spell disaster for retirees who have no time or income to reinvest and eventually recover from losses.

If you do not utilize the proper financial vehicles for retirement and mitigate these 3 financial issues, your retirement plan can be devastated.

All financial vehicles can be illustrated as buckets. Think about the different financial vehicles you currently have - maybe a 401k, 403b, 457, IRA, Roth IRA, permanent life insurance, brokerage account, annuity, or alternate investment. There are only two ways money can go into these vehicles: contributions, which consist of personal contributions and employer matches; and growth of the underlying investment.



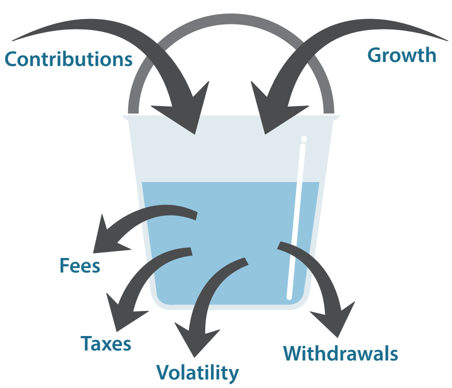
There are pros and cons to every financial vehicle and most can be utilized in a myriad of ways. By using vehicles strategically, you can eliminate the holes that are inherent in nearly every financial vehicle/bucket. These holes primarily consist of fees, taxes, volatility/risk, and withdrawals. While you're still making contributions, some holes are necessary in order to achieve the growth and financial goals you seek for retirement planning. Once contributions stop, as they usually do as people near retirement, the holes once accepted as part of the financial plan now become a bigger concern. That is why, nearing retirement, in almost every case it makes sense to utilize a combination of financial buckets that are built for distribution to achieve your desired result.

Because accumulation vehicles rarely distribute money effectively to achieve an optimal retirement result, it is necessary to strategically utilize buckets where we can plug the holes or add on a bucket without holes that our leaks can flow into. Let's go over the most utilized financial vehicles to get a better understanding of where these holes are and how they can best be plugged in order to achieve your retirement goals.

401k, 403b, 457 Plan

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



These are all qualified defined contribution plans, primarily utilized as retirement savings plans and established by an employer. Eligible employees can make pre-tax (some plans also allow after-tax) contributions up to an IRS-defined limit through payroll deductions. Many employers will match employee contributions up to a small percentage of the employee's salary. The employee is able to choose from a select list of investment options and takes on 100% of the risk. These plans are utilized for accumulation and values can increase through investment with tax-deferred growth. There are penalties for taking a distribution prior to $59^{1/2}$ and people typically pay between 1-3% in fees annually.

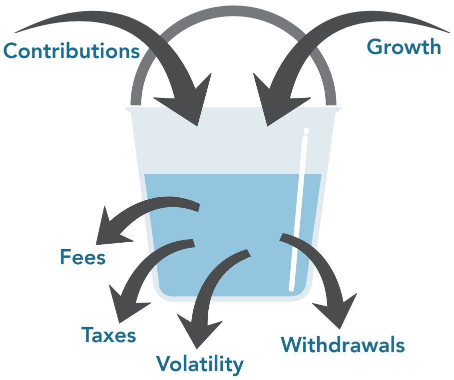
Best Practices

Utilize these accounts for accumulation only as utilizing for distribution creates tricky retirement planning due to volatility, excessive fees, and deferred tax issues. Contribute just up to the match until 57-59 years old and then implement an exit strategy to minimize taxation and RMDs.

Traditional IRA

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



The traditional IRA (Individual Retirement Account) was established in the United States by the Employee Retirement Income Securities Act (ERISA) of 1974. An IRA may be invested in anything allowed by the custodian. The primary benefit of any tax-deferred savings plan, such as an IRA, is that the amount available to invest is larger than with a after-tax savings plan such as a ROTH, which means it could yield a larger sum over time. However, there is risk in that, that over a significant period of time, the eventual rate of income tax levied on withdrawals is unforeseeable. While many people consider the reduction in taxes in the year of contribution to be a benefit, this is not necessarily the case. Taxes on these gains will eventually need to be paid. Like all qualified accounts, the size of an IRA account may mislead people into believing their wealth is larger than it actually is. The tax benefit from contributions is essentially a loan that must be paid back upon withdrawal. IRAs have the same restrictions and penalties before $59^{1/2}$ as other qualified accounts and allow contributions up to $6,000 per year.

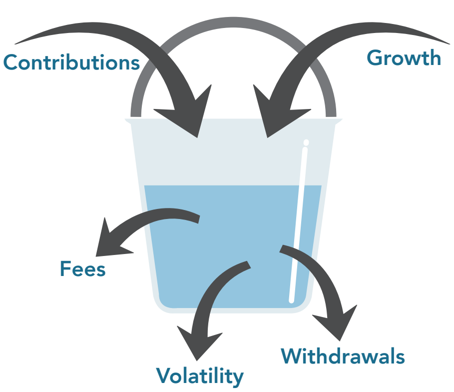
Best Practices

Utilize these accounts for accumulation while contributing to accounts like 401ks to increase retirement savings while utilizing IRAs for flexibility to invest in places that are unavailable to 401ks. Between ages 55-67, rollover funds or create a withdrawal strategy to mitigate taxes and RMD requirements.

ROTH IRA

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



A ROTH IRA is a retirement account that you fund with after-tax income. The contributions are not tax-deductible, but once you have funded this account, all future withdrawals that follow ROTH IRA regulations are tax-free. Because every penny you put into an IRA is your money rather than a tax-subsidized contribution, you can access your contributions at any time tax-free and penalty-free (this does not apply to earnings on these contributions). Like a traditional IRA, these accounts are only available up to certain income levels and only allow up to $6,000 per year for contributions.

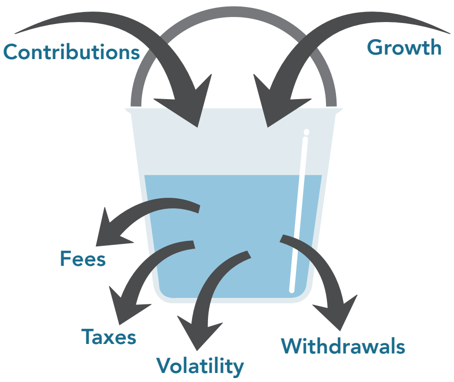
Best Practices

Utilize a ROTH IRA if you expect your tax rate to be higher during retirement as it creates more flexibility during your working years to access contributions. Consider strategies to preserve principal within the ROTH IRA during retirement.

Variable Annuity

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



A variable annuity is a financial vehicle that allows for the accumulation of capital on a tax-deferred basis, as opposed to a fixed annuity, which offers a guaranteed interest rate. Tax-deferred status is possible because the funds are held within an IRA, which sits inside an annuity contract. Variable annuities offer investors the opportunity to generate higher rates of return by investing in professionally-managed sub-accounts consisting of various asset classes including stocks, bonds, and money markets. As with any variable account there is potential for loss of principal. Variable annuities typically have high investment management fees, mortality fees, administrative fees, and charges for any riders typically added on.

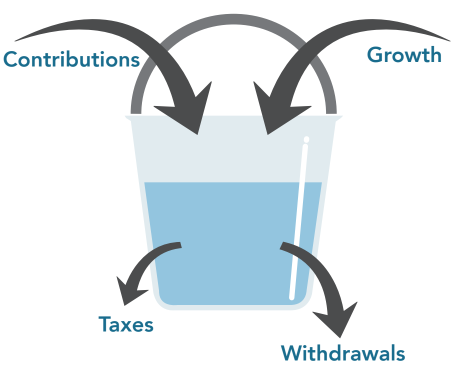
Best Practices

Variable annuities are usually utilized by individuals looking to invest in stocks, bonds, and market-based instruments while deferring taxes, but maintaining a guaranteed death benefit feature that pays out regardless of how the sub-accounts perform, ensuring the annuity owner's beneficiaries rececive no less than the initial investment. Usually variable annuities are not cost-effective and underperform due to their high costs and fees.

Indexed Annuity

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



An indexed annuity or "indexing" is a middle-of-the-road option between a fixed annuity and a variable annuity in that it features a guaranteed return on top of an index-based return by using a portion of retirement assets to take advantage of market growth opportunities with the assurance of a level of downside protection other investment options may not provide. Because it is an index-linked annuity, money isn't directly invested in the chosen index but rather tracks their performance. The result is greater upside than a traditional fixed contract with less risk than a variable annuity. If structured properly, this account should be free of fees and costly riders. When transferred, variable qualified accounts become indexed qualified accounts that are held within the annuity (e.g. a variable IRA transfers to an indexed IRA). An indexed annuity is best utilized as a transition bucket rather than as a complete retirement plan.

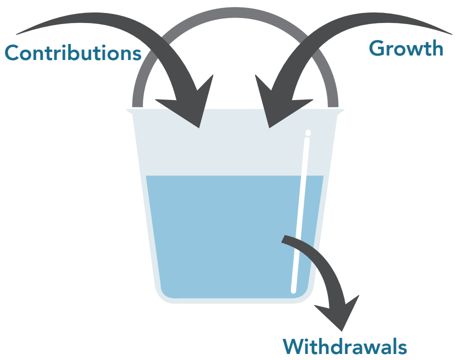
Best Practices

Utilize an indexed annuity without riders to transfer funds from variable accounts (stock market, 401k, IRA, variable annuities, etc.) into a tax-free vehicle to guarantee principal while either taking income or systematic withdrawals, also eliminating RMDs and excessive future taxes on growth.

Permanent Life Insurance

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



Permanent life insurance provides its holder with the ability to accumulate wealth while premium payments cover insurance costs. These payments also contribute to equity growth in a savings-type account called cash value. Dividends or interest can build up tax-free and can be accessed tax-free. This type of insurance is commonly referred to as the single best benefit in the tax code. While the policy is in force, it is guaranteed to pay a death benefit throughout the holder's entire lifetime. Commonly used as one of the most versatile products in the financial sector, it can be utilized for a large variety of reasons.

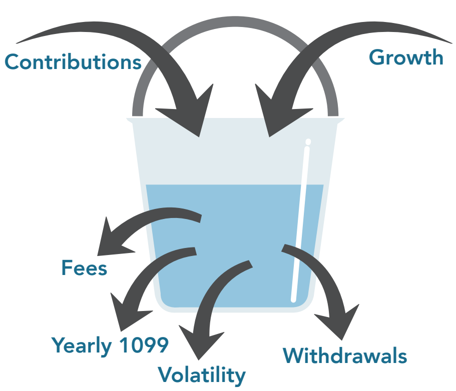
Best Practices

Utilize permanent life insurance to create generational wealth. It enables utilization of a large variety of financial strategies and is the most cost effective way to protect large retirement accounts. When utilized in combination with IRAs or indexed annuities, RMDs can potentially be reduced or eliminated while maintaining liquidity and access.

Brokerage Account

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



A brokerage account (also referred to as a securities account) holds financial assets such as securities, stocks, mutual funds, bonds, etc. on behalf of an investor with a bank, broker, or custodian. A brokerage accounts can be a share account, option account, margin account, or cash account. These accounts are typically treated as client funds. Investments are typically driven by the stock market and are variable, and depending on the allocation carry higher or lower risk. In exchange for executing buy and sell orders, holders typically pay the brokerage a commission.

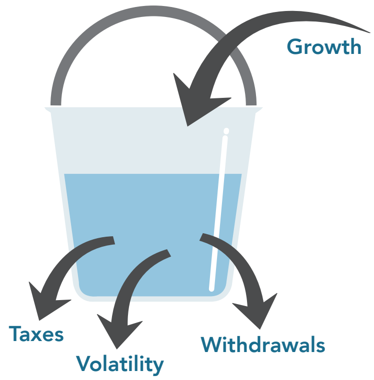
Best Practices

Utilize a brokerage account to have more choices for investing. Investments are typically not tax-deferred and taxes are paid annually. Be cognizant of the fees you pay as typically brokerage fees range from 2-4% depending on the type of investments held. Consider reallocating or exiting investment when going into retirement to limit market exposure. If you are invested into A, B, or C-CL shares, it is important to get a fee structure analysis as their key structure is front, back, and/or constant loaded and may be costing you more than necessary.

Alternate Investment

25 — 35 — 45 — 55 — 65 — 75 — 85 — 95+

Most effective age to utilize



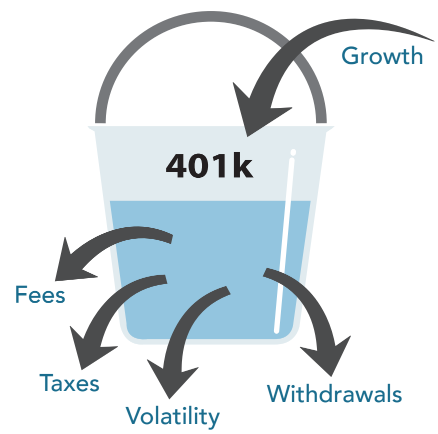
An alternate investment is an asset that is not one of the conventional investment types, such as stocks, bonds, and cash. Most alternate investment assets are held by accredited or mid-to-high net worth individuals and are private placement or business opportunities that may include private equity, hedge funds, real estate, commodities, and derivative contracts.

Best Practices

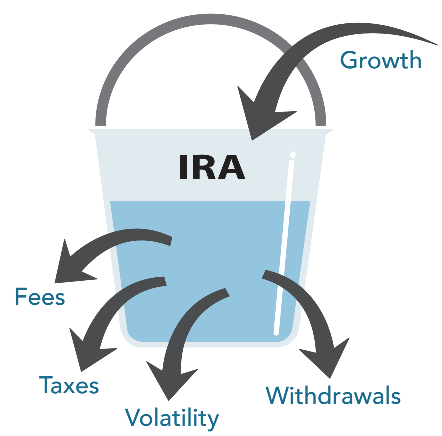
An alternate investment can produce great opportunities for growth and/or cash flow. It is essential to conduct extensive due diligence before deciding to make such investments as any investment carries some amount of risk.

Retirement A or B?

Now that we understand how retirement financial products work, let's look at a scenario that shows how these products are utilized in different ways to create effective and ineffective results for real people.



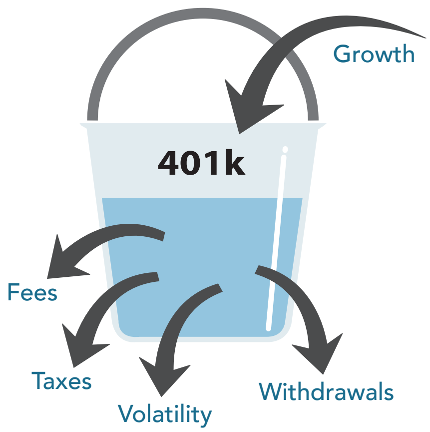
A couple gets to retirement with money in a 401k and IRA. Rather than waiting until their maximum Social Security benefit potential is reached, they choose to follow traditional thinking and take out Social Security at their current ages to supplement their income now. This will have a negative impact when the first spouse passes away - because they didn't lock in at their highest potential payout, the surviving spouse will need to adjust their income accordingly. Knowing that one spouse will live longer than the other, they live on a minimum income in order to guarantee enough income for the surviving spouse.



Even with a minimum income, there is still only a 90% chance that there will be enough money left for the surviving spouse. A 25-year retirement income scenario creates a fear of market volatility as markets historically correct every 7-10 years. What does that mean for their overall income goals? Is the amount they are taking from their retirement accounts each year enough to satisfy the RMD (required minimum distribution) requirements? What if the market is down when they are forced to take RMDs? They will be forced by government regulations to take income out of these accounts regardless of where the market is at. This would be like having a house that dropped in value in 2008 but being forced to sell it regardless of knowing the value would eventually rebound.

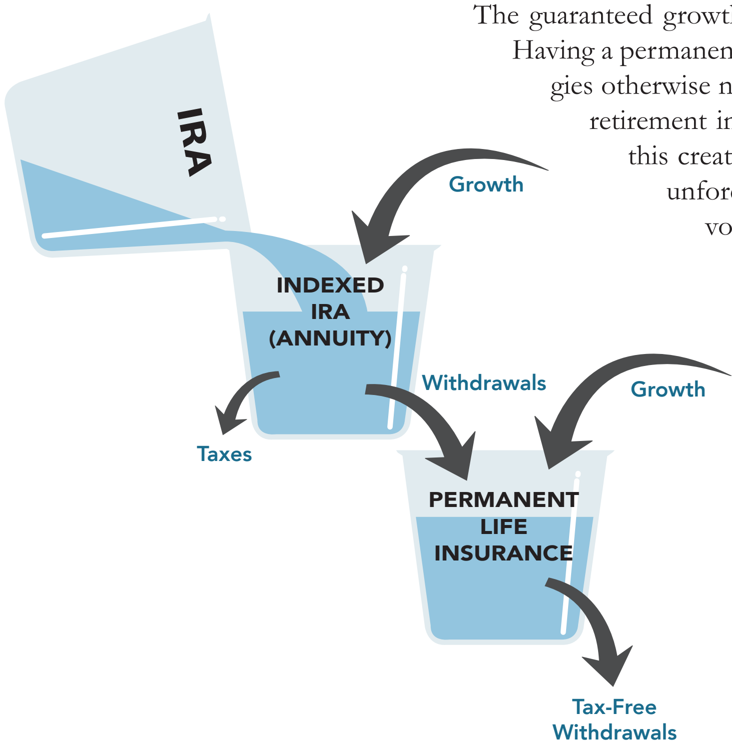
The couple have paid off their house, one of their largest assets, and intend to leave as a legacy to their children. They've been told that they will pay less taxes in retirement, but as they no longer have deductions for mortgage interest, child exemptions, student loan interest, or continuing retirement plan contributions and they no longer save money within flex accounts, HSAs, etc., this will not actually be the case. Their retirement scenario consists of living on minimums, not maxing out their guaranteed income, continuing to pay fees on their income, paying higher taxes than necessary, and leaving a legacy that falls short of their intentions.

This is a common scenario for American retirees, but how could this couple's retirement situation have been improved? First, proper education and expectations about how the market and financial vehicles work; second, how and when to best utilize these products and vehicles; third, understand why financial advisors suggest specific withdrawal rates and whether they are reasonable or realistic; fourth, how to use financial strategies to achieve the actual retirement goals that are important to them; fifth, possibilities created by financial strategies they may not have considered. Creating a financial bridge to maximize income, strategically shift their tax burden, and utilize proper buckets built for distribution would allow this couple to increase their retirement lifestyle by over 30%. Let's see what that looks like.



At retirement the couple's lower income earner takes their Social Security benefit and creates a distribution plan based on one life instead of two. This alone will create additional income, but to create lifetime income for both spouses they will spend their 401(k) first, pay taxes, and take their full income needs until age 70 when the higher wage earner can then take 132% of their Social Security FRA (full retirement age) benefit. At that time, they will use a switch strategy to take a spousal benefit which will substantially increase the guaranteed income and allow the couple to cut back on withdrawals from the 401(k).

Near retirement, they will transfer their variable IRA to an indexed IRA using a properly structured annuity bucket that offers safety from market volatility and has no fees. They will do this simply to protect their principal and receive market growth while gradually transitioning funds into a more tax-efficient place, such as life insurance, which will help to reduce and potentially eliminate the RMDs for that IRA over time. The guaranteed growth within the life insurance vehicle can be accessed tax-free. Having a permanent death benefit will allow the couple other options and strategies otherwise not available; for example, it can help to further increase their retirement income by pairing it with a reverse mortgage on their home; this creates a new tax-free income stream that provides flexibility for unforeseen circumstances involving lifestyle, healthcare, or market volatility.

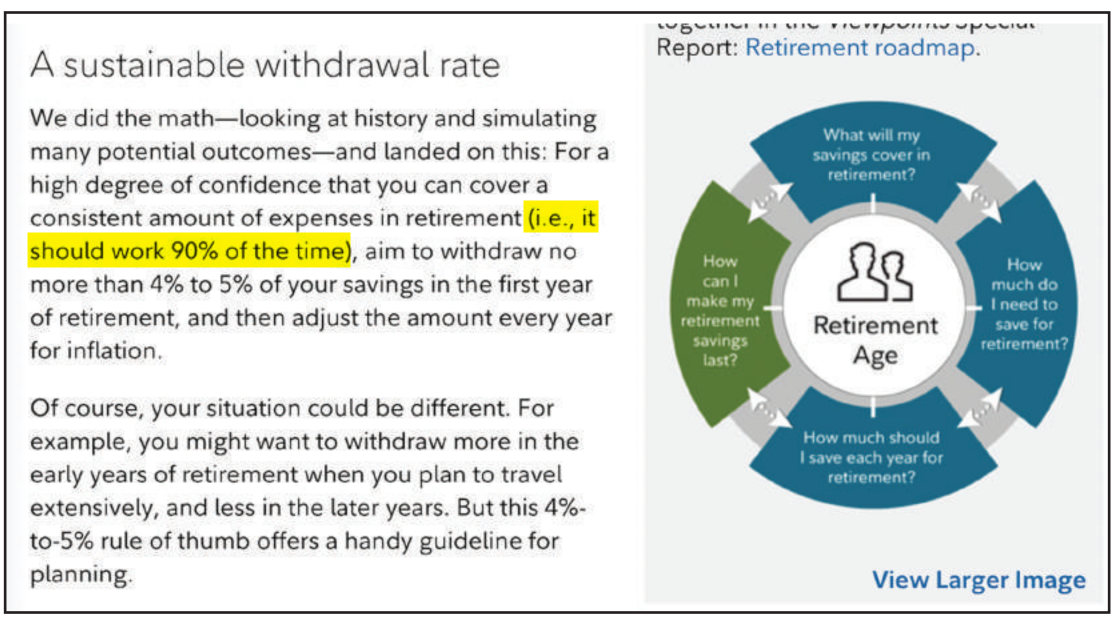


This scenario would allow the couple to comfortably live in their home until the end of their retirement. When the first spouse passes away, their life insurance would flow into the estate tax-free and replace more than the value of the portion of the IRA that funded it. This gives the surviving spouse the ability to maintain their current income level throughout their remaining life. When they pass, the remaining life insurance replaces the economic value of the home that was used in the previous scenario to create a legacy, leaving an estate free of taxes, real estate fees, probate, improvement costs, etc. Overall, this creates 30-40% more retirement income than a traditional retirement plan that uses accumulation vehicles to distribute retirement income.

What does 30-40% more income mean for a couple? It's not just about more income - it's about options that allow you to do things like visit your grandkids more often, travel more, give more to causes that mean something to you, have the level of healthcare you want/need, etc. *This* is the true value of creating a financial bridge through strategic financial planning.

You've lived with risk and fees. Don't retire with them.

With traditional advice, you are stuck with fees risk, and uncertainty. Even one of the largest financial institutions states on their website that their retirement planning "should work 90% of the time." Don't just hope that your retirement works when you can obtain your highest guaranteed income, whether through Social Security, pensions, or asset strategies. Building a financial bridge to avoid pitfalls and achieve your goals is what The Foundation for Financial Education is all about.



A sustainable withdrawal rate

We did the math—looking at history and simulating many potential outcomes—and landed on this: For a high degree of confidence that you can cover a consistent amount of expenses in retirement (i.e., it should work 90% of the time), aim to withdraw no more than 4% to 5% of your savings in the first year of retirement, and then adjust the amount every year for inflation.

Of course, your situation could be different. For example, you might want to withdraw more in the early years of retirement when you plan to travel extensively, and less in the later years. But this 4%-to-5% rule of thumb offers a handy guideline for planning.

Report: Retirement roadmap.

View Larger Image

Excerpt from http://www.fidelity.com/viewpoints/retirement/how-long-will-savings-last

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November 3rd, 2014

Jerry Whitmire
4858 E Baseline Rd.
Mesa, AZ 85206

I wanted to say thank you to the F3E team for the outstanding workshop that opened my eyes to how retirement actually works.

Jerry and his team have saved me enormous amounts of taxes and fees for my retirement future.

I believed so much in the process after my success that I had Jerry come in and teach my students how to start out in life the correct way. In addition, Jerry has taught many of my co-workers throughout the district.

I want to recommend F3E to anyone who wants to know there is a better way of retiring, but need educated on how to implement the tax cuts and strategies. Definitely a life saver!

Big thumbs up to F3E!!

John Meadows

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January 20, 2019

Jerry Whitmire

Financial Professional Education Council

4858 E. Baseline Road. Suite 101

Mesa, AZ   85206

Mr. Whitmire,

Just a note to tell you how much I appreciated your presentation explaining the very complicated Social Security options available for individuals like my-self.

I wish I had access to this information years ago. It appears that the little information I had was, in fact, misinformation.

Thank you for providing this service,

John Meadows

Kathy King
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Gilbert, AZ 85233
480-861-9734

December 4th, 2018

Jerry Whitmire
4858 E Baseline Rd #101
Mesa, AZ 85206

Dear Jerry,

I was a government worker that thought I had everything figured out 100%! Boy, was I wrong!

You and your team at F3E educated me on how backwards I really was managing my pension. Including teaching me how to minimize my taxes forever.

My TSP was a nightmare to rollover, but the team was very patient and knowledgeable in how to get it all done. My experience was great! I have even referred F3E to my employer at the VA hospital for my co-workers.

It is great to learn from the industry experts to have a fuller retirement knowing my money won't run out when I need it most.

As always, thank you!

Kathy L King

Kathy L King

We have worked with the following organizations and add more to the list every week

ABC Distributors
AC Home of Eureka
AFLAC
Alzheimer's Association
American Occupational Therapy Assoc.
American Society of Clinical Oncology
Appalachian Regional Commission
ARC
Asbury Methodist Village
Associate Manufacturing Technology
ATF
Attronica
Berlitz Language Center
Bethesda-Chevy Chase Regional Svcs Ctr.
Blair House
Bloomington Normal Christian Women's Grp.
Boars Head
BOMA
Borders Books
Brick Layers Union
Capital Financial Partners
CENTRO Latino
Children's Home
Christ Lutheran Church
CIA
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City of Ft. Pierce
City of Rockville
City of St. Cloud FL
Clark Construction
Coca Cola Refreshments
Columbia Association
Commission for Women
Comtech Mobile Datacom
Congressional Caucas
COPE
COPT
Creative Computer Solutions
Damascus Senior Center
DARPA
DB Consulting
DC Cancer Consortium
Defense Nuclear Facility Safety Board
Dept of Commerce
Dept of Energy
Downtown Clusters
Duke Realty
EAP- DC Chapter
Ellucian
Environmental Protection Agency (USEPA)
Evergreen Village
Exit Realty, Frederick
FDA
Federal Bureau of Investigation
Federally Employed Women
Firefly Energy
Fish and Wildlife Services
Flannagan Rehab CTR
Frederick Community College
Frederick Library
Friendship Terrace
Gaithersburg High School
Georgetown Visitation Prep
Glenallen Elementary School
Global InfoTek
Good Shepherd Lutheran
Great Plains Media
Greater Palm Bay Florida
Grosvenor Towers Apartments
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Lockheed Martin
Lurch, Early, & Brewer Law Firm
Lutheran Oaks
Madison Vines Macy's
Marc Center III
Mark Center VA
MCO-FL Airport
Meadows Mennonite Retirement Community
METRO Offices
Mettler Toledo
Mid-Atlantic Federal Credit Union
Mid-Illinois Credit Union
Middlesex Chamber of Commerce
Mom's Day Out
Montgomery College
Montgomery County Commission for Women
Montgomery County Public School
Montgomery County Teachers FCU
Mt. Calvary Baptist Church
NARA
National Defense University
National Cable and Telecomm. Assoc.
National Cancer Institute
National Institute of Health
National Regulatory Commission
National Weather Service
NES Associates
NGA
NIH
NIST
NOAA
Noblis
Northern Virginia Urban League Young Prof. Ntwk.
Nuclear Regulatory Commission
OPM- Office of Personnel Management
Orange County Public Schools
OSF Medical
Parent Academy
Peabody Institute
Pentagon
Phi Beta Sigma
Pikesville Seventh-Day Adventist Church
Pontiac Boy Scout
Potomac Adventist Book and Health Food Store
Real Estate Teams, Frederick
Reimers
Remax 2000 Realty
Rockland BBQ and Grill
Rockville High School
Rockville Innovative Center
Rockville Library
Rockville Rotary Club
Rockville Spanish Seventh-Day Adventists
Rockville Women's Business Center
Rotary Club
SAMHSA
Secret Service Florida
Shady Grove Innovation Center
Social and Scientific Research
Social Security Administration
Special Needs Expo
St. Johns Sr Grp
St. Raphael School
St. Pats Church
Staples
SYSCO Nth Texas
The Jewish Community Center
The Merchants Voice
The Surgery Center
The Wellness Community
Trinity Partners
University of Maryland
US Army- Adelphi
US Department of Homeland Security
US Department of Interior
US Department of Justice (Tax Div.)
USGS
Vinson Hall
Virginia Imports
Washington Convention Center
Weichert Realtors
White House Military Office
Willow Manor
WIND North
WK Chamber of Commerce
Wood Hills Apts
Wounded Warriors (Marine Corp.)
WSSC
YGL of Bethesda
YMCA

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