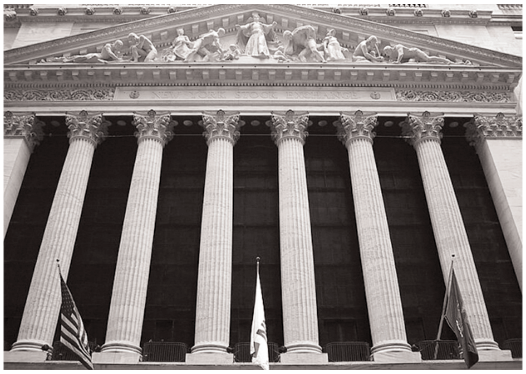

Mutual Funds

Tax Incentives to Buy Mutual Funds

Tax Incentives that you give up on Mutual Fund Holdings inside your IRA and other Qualified Retirement Funds

Here they are, the IRS tax incentives to buy mutual funds that you will give up on mutual funds held inside your IRA and other ‘qualified retirement plans’.

- **Dollar Cost Averaging.** You repeatedly invest sums of money in mutual funds over periods of time. When you sell your cost basis per share is the average cost per share and you pay capital gains tax only on the gain. Inside your ‘qualified retire ment plan’ there is no cost basis.

- **Capital Gains.** You give up the capital gains tax structure on mutual funds held inside your IRA. All distributions will be taxed as ordinary income.

- **Market Losses**. Are deductible from capital gains. In absence of capital gains you can deduct market losses up to $3,000 annually from ordinary income. However, you cannot write off the market losses held inside your IRA…you’re just out the money.

- When you make a distribution while the stock value is down you must liquidate a larger number of shares to satisfy your income needs and that’s a loss you cannot recover.

- Relevant to your **Required Minimum Taxable Distribution** the tax-law doesn’t care if the market is up or down and when the market is down you have no alternative to liquidating a larger number of shares, at a loss, to satisfy the IRS Required Minimum Distribution.

Put a Shelter on your tax shelter? It’s your retirement plan! It’s your future paycheck!

Qualified Retirement Plans may provide tax-sheltered growth but is your tax shelter exposed to the ravishing winds of the investment world. Don’t leave it standing naked to the winds of adversity…put a shelter on it.

Transfer your retirement plan to guaranteed safe, secure annuities...it’s a single paper transaction.

Personal Wealth
Riches
Prosperity