

Today's Retirement Planning

If you are serious about planning for retirement, you have three major “**Risks**” that could destroy everything you have worked so hard to achieve:

- 1. Market Risk** – Which, if you’ve been in the market, you have just witnessed that risk.
- 2. Tax Risk** – With our country’s debt climbing to uncontrollable levels (**\$25.5 T**), are you prepared to lose 50-60% of your retirement income to taxes?
- 3. Capital Risk**- The risk of not having enough available capital, for contributions, in order to achieve your retirement goals.

If You Could Choose Your Retirement Plan, What Advantages Would You Want It To Have?

Yes No

		<i>Tri-Zen</i>		<i>Kaizen</i>
<i>Deductibility/Pre-Tax?</i>	✓		✓	
<i>Tax deferred growth?</i>	✓		✓	
<i>Tax free income? *₁</i>	✓		✓	
<i>Market driven rate of return?</i>	✓		✓	
<i>Safety (no downside interest rate risk)? *₂</i>	✓		✓	
<i>Liquidity?</i>	✓		✓	
<i>Cash in the event of death or illness?</i>	✓		✓	
<i>Matching funds? (3-to-1) *₃</i>	✓		✓	

- *₁ Eliminated Tax Risk!
- *₂ Eliminated Market Risk!
- *₃ Substantially Reduced Capital Risk!

