



# EVERFI

## Insurance And Taxes



# Everfi Answers Taxes And Insurance

**Joseph L. Pfeister, Leonard A. Pacer**



## **Everfi Answers Taxes And Insurance:**

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if we don't want to stand idly by and watch significant portions of our estate legacies disappear it's time to alter a few well entrenched financial strategies. We all know about the massive federal debt our country amassed during the last recession. That's no secret, is it? We also know that as a nation we will all have to pitch in and somehow pay it all off. The one way to get there will be through increased taxation. Count on it. Who will pay the tax? You and I will be asked to pay the brunt of it; you can count on that as well. Prudent investors and those trying to preserve their assets in retirement must accordingly begin to think about certain perfectly legal money making tax preservation strategies, the fundamentals of which I will reveal to you in the coming pages of this book. I can't say it enough. My clients have been astounded by the results. Once they realize how simple and easy it is to save thousands upon hundreds of thousands of dollars in family assets, they realize how financially devastated their families might have been had they never heard the invaluable wealth saving advice you are about to review. It is certainly no secret that from the beginning of 2013 the federal government began raising income taxes not only for the wealthy but for most Americans across the board. Sure, many of us have been deferring the eventual payment of taxes through instruments like annuities. But a time of reckoning is coming for millions of retirees. While many prudent investors and retirees have been solidly immersed in tax deferral investment vehicles, an impending vulnerability actually created by tax deferral forms one of the central points I want to make in this book. Fact is, the IRS is entitled to its fair share of income tax, and if we have been deferring tax in things like annuities and IRAs over the past decade or more, many of us may be losing sleep over the next big hurdle in the financial planning process. Here's where this book departs from others you may have read. I'm not talking about the accumulation or preservation of retirement assets; I'm leading up to the one central issue so many of us have wanted to avoid through the years: I'm talking about the final distribution phase of retirement planning when government taxation stands to take a toll not only on your current financial picture but the legacy many must inevitably leave behind.

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