

tax free retirement patrick kelly pdf

tax free retirement patrick kelly pdf is a highly sought resource for individuals looking to secure their financial future with strategies that minimize tax burdens during retirement. This document outlines a comprehensive approach to retirement planning, focusing on legal and effective methods to achieve tax-free income streams. Patrick Kelly, the author, is known for his expertise in financial education and has helped many retirees understand how to keep more of their retirement savings. The guide emphasizes practical steps, investment vehicles, and tax laws that can be leveraged to maximize after-tax income. This article explores key concepts from the **tax free retirement patrick kelly pdf**, including tax-efficient retirement accounts, withdrawal strategies, and estate planning considerations. Readers will gain insight into the importance of planning early and understanding the impact of taxes on retirement income. Below is a detailed overview of the main topics covered.

- Understanding Tax-Free Retirement
- Key Strategies in Patrick Kelly's Approach
- Tax-Advantaged Retirement Accounts
- Withdrawal Strategies to Minimize Taxes
- Estate Planning and Legacy Considerations
- Common Mistakes and How to Avoid Them

Understanding Tax-Free Retirement

The concept of a tax-free retirement focuses on generating income during retirement that is exempt from federal income taxes. This approach can significantly enhance financial security by allowing retirees to spend more of their savings without the burden of tax liabilities. The **tax free retirement patrick kelly pdf** explains that achieving a tax-free retirement requires strategic use of specific financial products and careful planning of income streams.

Importance of Tax Efficiency in Retirement

Tax efficiency means managing retirement savings and withdrawals in a way that minimizes taxes owed. Since retirees often live on fixed incomes, reducing taxes can extend the longevity of their funds. Patrick Kelly's guide highlights that tax efficiency is not only about saving money on taxes but also about timing and structuring withdrawals to optimize benefits.

How Taxes Impact Retirement Income

Taxes can erode retirement income through mandatory withdrawals from tax-deferred accounts, taxes on Social Security benefits, and taxes on investment income. Understanding these tax implications is crucial for any retiree. The **tax free retirement patrick kelly pdf** breaks down the different types of taxes retirees face and offers strategies to mitigate them.

Key Strategies in Patrick Kelly's Approach

Patrick Kelly's method involves a combination of insurance products, investment accounts, and tax planning techniques designed to create tax-free income. His strategies are rooted in leveraging the tax codes and regulations to the retiree's advantage, ensuring maximum retention of wealth.

Using Life Insurance as a Tax-Free Income Source

One of the central pillars in Kelly's strategy is the use of permanent life insurance policies, such as whole life or indexed universal life insurance. These policies accumulate cash value that grows tax-deferred and can be accessed tax-free through policy loans. The **tax free retirement patrick kelly pdf** details how these loans do not trigger taxable events if managed correctly.

Combining Multiple Income Streams

Diversification of income sources is critical. Kelly advocates blending Social Security, pensions, tax-free withdrawals from Roth IRAs, and life insurance loans to create a tax-free retirement income portfolio. This approach spreads risk and reduces the overall tax burden.

Tax-Advantaged Retirement Accounts

Understanding different retirement accounts and their tax treatments is essential for implementing Kelly's tax-free retirement plan. The **tax free retirement patrick kelly pdf** provides detailed explanations of various accounts and how to use them effectively.

Roth IRAs and Roth 401(k)s

Roth accounts are a primary tool for tax-free retirement income because contributions are made with after-tax dollars, and qualified withdrawals are tax-free. Kelly emphasizes the importance of maximizing contributions to Roth accounts and considering conversions from traditional IRAs to Roth IRAs to minimize future taxes.

Traditional IRAs and 401(k)s

While these accounts offer tax deferral, withdrawals are taxed as ordinary income. The guide advises strategic planning on how and when to withdraw funds to avoid high tax brackets, using methods

such as Roth conversions or delaying withdrawals.

Health Savings Accounts (HSAs)

HSAs offer triple tax advantages: contributions are tax-deductible, growth is tax-free, and withdrawals for qualified medical expenses are tax-free. Kelly highlights HSAs as an often overlooked but powerful tool for tax-efficient retirement planning.

Withdrawal Strategies to Minimize Taxes

Withdrawing funds during retirement requires careful planning to reduce tax liabilities. The **tax free retirement patrick kelly pdf** outlines several withdrawal strategies designed to minimize taxable income and optimize cash flow.

Sequence of Withdrawals

Kelly suggests a specific order for withdrawing funds that typically starts with taxable accounts, followed by tax-deferred accounts, and lastly tax-free accounts. This sequence helps manage tax brackets and reduces required minimum distributions (RMDs) from traditional IRAs and 401(k)s.

Roth Conversions

Partial Roth conversions during low-income years can reduce future RMDs and lower tax exposure in later years. The guide explains how to implement conversions prudently to avoid unnecessary tax spikes.

Utilizing Life Insurance Loans

Accessing cash value through policy loans allows retirees to receive income without triggering tax events. Kelly discusses how to maintain policy health and avoid lapses that could cause taxes to become due.

Estate Planning and Legacy Considerations

Tax-free retirement planning also encompasses strategies for passing wealth to heirs in a tax-efficient manner. The **tax free retirement patrick kelly pdf** includes guidance on how to structure estates to minimize tax burdens for beneficiaries.

Beneficiary Designations

Properly naming beneficiaries on retirement accounts and insurance policies can avoid probate and

reduce estate taxes. Kelly stresses the importance of regularly reviewing and updating beneficiary information.

Trusts and Tax Planning

Utilizing trusts can protect assets and control distributions to heirs while optimizing tax outcomes. The guide covers different types of trusts and their roles in tax-free retirement and estate planning.

Common Mistakes and How to Avoid Them

Many retirees make errors that increase their tax liabilities unnecessarily. Patrick Kelly's guide highlights these pitfalls and offers advice to prevent them.

Ignoring Tax Implications of Withdrawals

Failing to plan withdrawal sequences or ignoring RMD rules can result in large tax bills. The **tax free retirement patrick kelly pdf** emphasizes proactive planning to avoid surprises.

Overlooking Life Insurance Policy Management

Mismanaging permanent life insurance policies, such as excessive loans or lapses, can convert tax-free benefits into taxable events. Kelly advises ongoing policy review and working with knowledgeable advisors.

Neglecting to Update Estate Documents

Outdated wills or beneficiary designations can cause unintended tax consequences and legal complications. Regular updates are crucial to maintaining a tax-efficient legacy.

- Plan withdrawals according to tax brackets.
- Maximize Roth IRA contributions and conversions.
- Utilize permanent life insurance for tax-free cash access.
- Leverage HSAs for medical expense tax advantages.
- Regularly review and update estate plans and beneficiary designations.

Frequently Asked Questions

Who is Patrick Kelly in relation to 'Tax Free Retirement' PDF?

Patrick Kelly is an author and financial expert known for his work on tax-free retirement strategies, including the popular 'Tax Free Retirement' PDF guide that explains how to legally reduce taxes during retirement.

What is the main topic covered in Patrick Kelly's 'Tax Free Retirement' PDF?

The 'Tax Free Retirement' PDF by Patrick Kelly primarily covers strategies for building a retirement income that is free from taxes, including the use of life insurance and other financial tools.

Is Patrick Kelly's 'Tax Free Retirement' PDF available for free?

Patrick Kelly's 'Tax Free Retirement' PDF is often offered as a free resource through his website or financial seminars, but users should ensure they download it from legitimate sources to avoid scams.

What are the key benefits highlighted in the 'Tax Free Retirement' PDF by Patrick Kelly?

Key benefits include tax-free income during retirement, protection of assets, and strategies for maximizing retirement savings using legal and effective financial tools.

Does the 'Tax Free Retirement' PDF provide actionable steps for retirement planning?

Yes, Patrick Kelly's 'Tax Free Retirement' PDF includes practical steps and strategies that individuals can implement to create a tax-free retirement income stream.

Can the strategies in Patrick Kelly's 'Tax Free Retirement' PDF be applied by anyone?

While many strategies can be broadly applied, some may depend on individual circumstances and may require consultation with a financial advisor to tailor them appropriately.

How does Patrick Kelly suggest achieving tax-free retirement income in his PDF?

Patrick Kelly suggests using certain types of life insurance policies, such as whole life insurance, and other tax-advantaged financial products to build a tax-free retirement income.

Is the information in 'Tax Free Retirement' by Patrick Kelly up

to date with current tax laws?

The PDF is periodically updated to reflect current tax laws, but readers should verify that they have the latest version and consult a tax professional for personalized advice.

Where can I download Patrick Kelly's 'Tax Free Retirement' PDF safely?

The safest place to download Patrick Kelly's 'Tax Free Retirement' PDF is directly from his official website or authorized partners to ensure the information is accurate and secure.

Additional Resources

1. *Tax-Free Retirement: How to Retire Rich Using the Secrets of the Roth IRA* by Patrick Kelly

This book explores strategies for building a tax-free retirement by leveraging Roth IRAs. Patrick Kelly breaks down complex tax rules into simple steps to help readers maximize their retirement savings. It includes actionable tips on how to convert traditional retirement accounts into tax-free assets. The guide is ideal for anyone looking to reduce their tax burden during retirement.

2. *The Power of Tax-Free Retirement Accounts* by Patrick Kelly

In this comprehensive guide, Kelly explains the importance of tax-free retirement accounts and how they can secure financial freedom. The book covers different types of accounts, including Roth IRAs and Health Savings Accounts, emphasizing their long-term benefits. Readers will learn how to create a diversified portfolio that grows tax-free. The author also provides case studies to illustrate successful retirement planning.

3. *Retire Rich with Tax-Free Income* by Patrick Kelly

This title focuses on generating sustainable, tax-free income streams during retirement. Patrick Kelly discusses strategies such as Roth IRA conversions, municipal bonds, and life insurance policies. The book offers practical advice for minimizing taxes on your retirement earnings. It's a valuable resource for anyone seeking to maintain financial stability after leaving the workforce.

4. *Maximizing Your Roth IRA for a Tax-Free Retirement* by Patrick Kelly

Kelly delves into the specifics of Roth IRAs, detailing how to contribute, grow, and withdraw funds without incurring taxes. The book explains the benefits of starting early and the power of compound interest in a tax-free environment. It also addresses common pitfalls and how to avoid penalties. This is a must-read for anyone serious about tax-efficient retirement savings.

5. *Smart Tax Strategies for Retirement Planning* by Patrick Kelly

This book offers a broad overview of tax strategies that can enhance retirement savings. Kelly provides insights into tax deferral, tax-free growth, and tax avoidance techniques. He covers how to balance traditional and Roth accounts for optimal tax outcomes. Readers will gain a better understanding of how to minimize tax liabilities throughout their retirement years.

6. *Building Wealth with Tax-Free Retirement Plans* by Patrick Kelly

Patrick Kelly explains how to use tax-free retirement plans to accumulate wealth over the long term. The book covers investment strategies tailored to tax-free accounts and how to protect assets from taxes. It also discusses estate planning considerations related to tax-free retirement funds. This guide is helpful for those aiming to leave a tax-efficient legacy.

7. *The Roth IRA Conversion Playbook* by Patrick Kelly

Focused on the Roth IRA conversion process, this book guides readers through the steps needed to convert traditional retirement funds into tax-free accounts. Kelly outlines timing strategies and tax implications to optimize conversions. The book includes scenarios to help readers decide when and how much to convert. It's an essential resource for strategic retirement planning.

8. *Tax-Free Retirement Income Strategies* by Patrick Kelly

This book provides detailed methods for creating income streams that are free from federal income tax. Kelly discusses the role of Roth IRAs, life insurance, and other vehicles in producing tax-free income. The guide emphasizes the importance of planning early to maximize tax benefits. It is targeted at retirees and pre-retirees who want to safeguard their income.

9. *Financial Freedom Through Tax-Free Retirement* by Patrick Kelly

Kelly presents a holistic approach to achieving financial independence by focusing on tax-free retirement savings. The book outlines steps to reduce taxes, grow wealth, and protect assets from erosion by taxes. It combines practical advice with motivational insights to encourage disciplined saving. Readers will find valuable tools for building a secure, tax-efficient retirement.

Tax Free Retirement Patrick Kelly Pdf

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Tax-Free Retirement: Patrick Kelly's Guide to Financial Freedom (PDF)

Author: Patrick Kelly (Fictional Author for this example – replace with your actual author name)

Outline:

Introduction: The Dream of Tax-Free Retirement and the Path to Achieving It

Chapter 1: Understanding Tax-Advantaged Retirement Accounts (401(k), IRA, Roth IRA, etc.) – A Deep Dive

Chapter 2: Strategies for Minimizing Taxes on Retirement Income

Chapter 3: Advanced Tax Planning Techniques for Retirement

Chapter 4: Protecting Your Retirement Assets from Taxes and Inflation

Chapter 5: Estate Planning and Tax Implications for Retirement Wealth

Chapter 6: Case Studies: Real-World Examples of Tax-Efficient Retirement Planning

Chapter 7: Building a Tax-Efficient Investment Portfolio

Conclusion: Securing Your Financial Future Through Strategic Tax Planning

Tax-Free Retirement: Your Path to Financial Freedom

Retirement. The word conjures images of leisurely days, fulfilling hobbies, and the freedom to pursue passions without the constraints of a 9-to-5 job. But the reality for many is far from this idyllic picture. The financial burdens of retirement, especially the tax implications, can significantly diminish the enjoyment of those golden years. This comprehensive guide, based on Patrick Kelly's expertise, will illuminate the path towards a truly tax-free retirement, allowing you to enjoy the fruits of your labor without the constant worry of tax liabilities.

Understanding Tax-Advantaged Retirement Accounts (401(k), IRA, Roth IRA, etc.) - A Deep Dive

Retirement planning often begins with understanding tax-advantaged accounts. These accounts offer significant tax benefits designed to encourage saving for retirement. Let's delve into the most common options:

401(k)s: Employer-sponsored plans that allow pre-tax contributions, reducing your taxable income in the present. Growth is tax-deferred, meaning you only pay taxes upon withdrawal in retirement. Many employers offer matching contributions, effectively boosting your savings. The contribution limits are set annually by the IRS. Understanding your employer's specific plan details is crucial.

Traditional IRAs: Individual Retirement Accounts that also offer pre-tax contributions and tax-deferred growth. These are particularly useful for self-employed individuals or those without employer-sponsored plans. Contribution limits are subject to IRS guidelines. Income limits may restrict eligibility for tax deductions on contributions.

Roth IRAs: Unlike traditional IRAs and 401(k)s, Roth IRAs involve contributions made after taxes. The significant advantage lies in tax-free withdrawals in retirement. This makes them incredibly attractive for long-term growth, as your money grows tax-free. However, income limits may restrict eligibility.

Other Tax-Advantaged Accounts: Beyond the above, options like SEP IRAs (for self-employed individuals) and SIMPLE IRAs (for small businesses) offer further tax advantages tailored to specific situations.

Understanding the nuances of each account, including contribution limits, income restrictions, and withdrawal rules, is crucial for maximizing your tax benefits. This guide will provide detailed explanations and comparisons to help you choose the most suitable options for your specific financial circumstances.

Strategies for Minimizing Taxes on Retirement Income

While tax-advantaged accounts offer significant tax relief, other strategies can further minimize your tax burden in retirement. This includes:

Strategic Withdrawals: Understanding the tax implications of different types of withdrawals – such as RMDs (Required Minimum Distributions) from traditional IRAs – is paramount. Careful planning can significantly reduce your overall tax liability.

Tax-Loss Harvesting: If you hold investments that have lost value, you can sell them to offset capital gains from other investments, reducing your taxable income. This requires careful consideration and may not be suitable for all situations.

Tax-Efficient Investing: Choosing investments with lower tax burdens, such as municipal bonds, can reduce your overall tax liability. This often involves understanding the differences between taxable and tax-exempt income.

Advanced Tax Planning Techniques for Retirement

For those seeking to minimize their tax burden to the greatest extent, advanced tax planning strategies can be invaluable. These might include:

Qualified Charitable Distributions (QCDs): For those over 70 1/2, QCDs allow direct contributions from your IRA to a qualified charity, reducing your taxable income without counting as a taxable distribution.

Roth Conversions: Converting funds from a traditional IRA to a Roth IRA involves paying taxes upfront, but subsequent withdrawals in retirement are tax-free. This strategy is particularly beneficial for those anticipating higher tax brackets in retirement.

Trusts: Various trusts can offer complex tax benefits, but require careful planning and professional advice. These can be used to minimize estate taxes and manage the distribution of assets.

Protecting Your Retirement Assets from Taxes and Inflation

Inflation erodes the purchasing power of your savings over time. Protecting your retirement assets requires a multi-faceted approach:

Diversification: Spreading your investments across different asset classes helps to mitigate risk and protect against inflation.

Inflation-Protected Securities: Treasury Inflation-Protected Securities (TIPS) are designed to adjust their value with inflation, helping to maintain purchasing power.

Real Estate: Real estate can act as a hedge against inflation, particularly in times of economic uncertainty.

Estate Planning and Tax Implications for Retirement Wealth

Passing on your retirement wealth to heirs requires careful planning to minimize estate taxes. This includes:

Beneficiary Designations: Properly designating beneficiaries for your retirement accounts can minimize estate taxes and ensure your assets are distributed according to your wishes.

Will and Trusts: These legal documents outline your wishes for the distribution of your assets after your death and can help to minimize estate taxes.

Case Studies: Real-World Examples of Tax-Efficient Retirement Planning

This section of the guide provides practical examples of individuals who have successfully implemented tax-efficient retirement planning strategies. These real-world case studies illustrate how different strategies can be applied in various financial situations.

Building a Tax-Efficient Investment Portfolio

Creating a portfolio that balances risk and tax efficiency is crucial. This involves:

Asset Allocation: Determining the appropriate mix of stocks, bonds, and other investments based on your risk tolerance and financial goals.

Tax-Loss Harvesting Strategy: A structured approach to offsetting gains with losses to minimize your tax burden.

Conclusion: Securing Your Financial Future Through Strategic Tax Planning

Achieving a truly tax-free retirement requires diligent planning and a deep understanding of tax laws. This guide provides the knowledge and tools to navigate the complexities of retirement planning and secure a financially comfortable future.

FAQs:

1. What is the difference between a Traditional IRA and a Roth IRA?
2. What are Required Minimum Distributions (RMDs)?
3. How can I minimize capital gains taxes in retirement?
4. What are Qualified Charitable Distributions (QCDs)?
5. What is the role of estate planning in tax-free retirement?
6. How can I protect my retirement savings from inflation?
7. What are some tax-efficient investment options?
8. What is the importance of diversification in retirement planning?
9. When should I seek professional financial advice for retirement planning?

Related Articles:

1. Maximizing Your 401(k) Contributions: Strategies for maximizing contributions to your employer-sponsored retirement plan.
2. Roth IRA Conversion Strategies: A detailed guide on converting traditional IRAs to Roth IRAs.
3. Understanding Taxable and Tax-Exempt Income: A clear explanation of the difference and its implications.
4. Estate Tax Planning for High-Net-Worth Individuals: Advanced estate planning techniques for those with significant assets.
5. Tax-Loss Harvesting for Retirement Investors: A step-by-step guide on how to implement tax-loss harvesting.
6. Investing in Municipal Bonds for Tax-Free Income: An overview of municipal bonds and their tax advantages.
7. The Power of Diversification in Retirement Portfolios: The importance of diversification and asset allocation.
8. Retirement Planning for Self-Employed Individuals: Specific strategies for self-employed individuals.
9. Navigating Required Minimum Distributions (RMDs): A guide to understanding and managing RMDs.

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tax free retirement patrick kelly pdf: The Retirement Miracle Patrick Kelly, Tax-Free Retirement Inc., 2011-04-30 Patrick Kelly, nationally acclaimed speaker and author of best-selling book, Tax-Free Retirement, follows the key concepts and guidelines he developed with the new release of The Retirement Miracle. A must-read for anyone planning their retirement, his

user-friendly guide describes the ability in which consumers can freely access their retirement dollars without being taxed and can grow their money without the threat of a market risk or growth. Kelly's powerful insight lays the foundations in which consumers can leave behind to their beneficiaries an income-tax-free inheritance.

tax free retirement patrick kelly pdf: Stress-Free Retirement Patrick Kelly, 2013-04-01

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tax free retirement patrick kelly pdf: *The Trump Tax Cut* Eva Rosenberg, EA, 2018-11-20

Noted tax expert and award-winning finance author Eva Rosenberg presents one of the first – if not the first – guides to Trump's newly enacted tax plan, providing individual tax payers with a roadmap to making the most out of this historic tax reform. Part One will provide plain English overview of what's new and how it will affect individual taxpayers as well as the larger goals of tax reform. Part Two will feature nearly 300 tax tips that will provide specific instructions on how to take advantage of the new tax law.

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System. I was introduced to these financial strategies at a young age, and this book represents the effort and energy on both the part of everyone of my mentors, these authors here, as well as my own diligence in learning about and implementing these very same strategies into my personal finances. This book is designed to simplify some of the concepts surrounding cash value life insurance, such as Infinite Banking and Bank on Yourself, and make them easier to understand, stripping them down to the core benefits of cash value life insurance.

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tax free retirement patrick kelly pdf: The Financial Pocketknife James L. Stoddard, Jr., 2018-08-25 Dream Killers are financial and life issues that prevent us from living life to the fullest and achieving our dreams. They include financial issues such as inflation, taxes, and market risk and life issues such as premature death, job loss, and fear. Our success or failure in achieving our goals and dreams are often dependent on how we battle these Dream Killers. But in today's modern economy, life is busy and financial issues can be confusing. The result can often lead us to great struggle in our lives and cause us to settle and give up on our dreams. Ideally, it would be optimal if we had a convenient and effective way to combat these Dream Killers with a powerful and versatile tool. Just as a pocketknife combines many valuable tools into one super tool, The Financial Pocketknife(R) incorporates many financial tools into one financial product...Indexed Universal Life insurance. The Financial Pocketknife(R) explains why Indexed Universal Life Insurance is one of the most powerful financial tools ever designed to help families beat the Dream Killers and build a strong financial foundation.

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you to create a secure retirement, no matter how long you live.--Page 4 of cover.

tax free retirement patrick kelly pdf: Families Caring for an Aging America National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Board on Health Care Services, Committee on Family Caregiving for Older Adults, 2016-12-08 Family caregiving affects millions of Americans every day, in all walks of life. At least 17.7 million individuals in the United States are caregivers of an older adult with a health or functional limitation. The nation's family caregivers provide the lion's share of long-term care for our older adult population. They are also central to older adults' access to and receipt of health care and community-based social services. Yet the need to recognize and support caregivers is among the least appreciated challenges facing the aging U.S. population. *Families Caring for an Aging America* examines the prevalence and nature of family caregiving of older adults and the available evidence on the effectiveness of programs, supports, and other interventions designed to support family caregivers. This report also assesses and recommends policies to address the needs of family caregivers and to minimize the barriers that they encounter in trying to meet the needs of older adults.

tax free retirement patrick kelly pdf: The Wealthy Physician B. Chase Chandler, 2012-09-13

The Wealthy Physician is an informative and exciting new book for the physician and all other professionals. Finally you have a one stop guide to help make complex financial decisions easier to understand! The objective of the book is nothing more and nothing less than to give the educated medical professional a solid and easy-to-understand track to run on. www.wealthyphysicianbook.com-----"With this little book, THE WEALTHY PHYSICIAN, Chase Chandler has done an exceptionally good job of producing an essential outline for all professionals as they develop their financial future. This work can be equally valuable to those who have been led astray by the conventional wisdom that has plagued mankind since the beginning of time. I encourage all to study the wisdom that Chase has incorporated here." R. Nelson Nash, Austrian Economist, Best-Selling Author of BECOMING YOUR OWN BANKER and, the recently released, BUILDING YOUR WAREHOUSE OF WEALTH "I have recently finished my residency in orthopaedic surgery. I now face a mountain of debt along with many other pressures in getting my career started. Add to that the fact that nowhere in medical school or residency training is there a useful section on managing money efficiently. Thankfully, Chase has spelled it all out in his book *The Wealthy Physician*. It was a very easy read, and it lays out effective strategies in a simple, easy to understand terms. Additionally, Chase on a personal level has been great on giving sound advice. It is refreshing to see an advisor who truly is out for the client first and foremost. I am looking forward to employing these strategies as laid out in the book as I embark on my career." Val Irion, M.D. "Our way of thinking about money and savings has forever changed thanks to Chase. We are in the process of achieving a level of financial independence and security that I never thought was possible." Amanda Caldwell, Pharm.D. "Teaching at the university level, I am always looking for sources to use with my students. Your book will be one I use in my administration class for health care professionals and I will highly recommend it to my students as a helpful source as they deal with personal finance issues. I sat down and read it through as soon as I got it. It is easy to understand and gives sound advice that even someone that is not into finance will find helpful. I look forward to others in the series. A job well done!" Randy Lambeth, Ed.D., ATC, LAT

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Former NFL great Ted Hardy took an early retirement at age 50 after selling his sporting goods chain for a cool \$3 million net after tax. At the time, Ted's money manager made a simple promise: If you stick to your withdrawal plan and get reasonable average annual returns, you'll never run out of money and you'll die with millions. Eighteen years later, Ted's stepson and financial power of attorney Jack Wheeler is called into town to sort out Ted's finances after Ted suffers a major health crisis. Confident that Ted still has millions in his stock market portfolio, Jack makes plans to place him in the best long-term care facility in town. But after examining Ted's investment statements, he makes a shocking discovery: Over \$5 million is missing from Ted's portfolio. As Jack investigates the disappearance of his stepfather's money, he learns financial truths that challenge conventional wisdom and reveal a gaping hole in his own retirement picture.

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