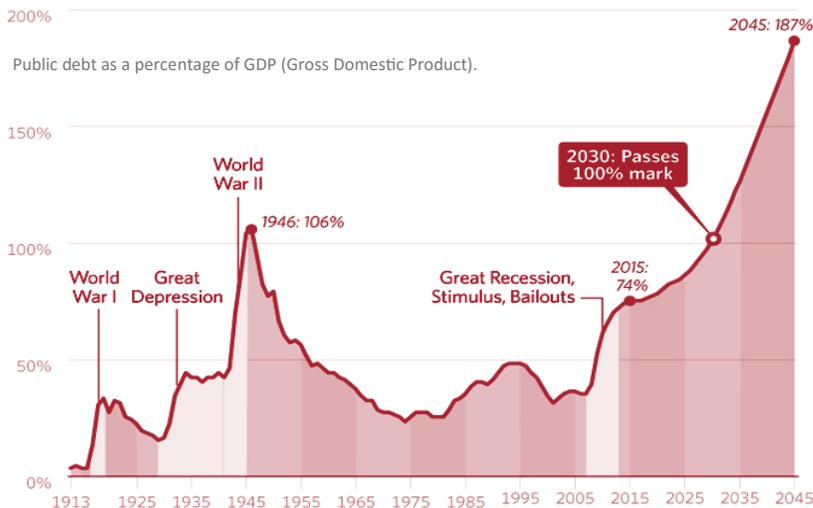


When was the last time you payed
less in taxes than the year before?



You wouldn't give the government 40% of your IRA, would you? At least not on purpose, would you? With the top US tax rate at 39.6%, many retirees do just that. It's not what you earn, but what you keep that matters.



As of January 5th 2016 the U.S. National debt is over

\$18.8 Trillion Dollars.

That's \$841,523 per taxpayer.

Source: www.usdebtclock.org

There are two main ways that the U.S. government raises money. Taxes and issuing debt. At some point their ability to issue new debt could stop. Where do you think they will look for revenue next?

Sources: Congressional Budget Office and Office of Management and Budget.

When was the last time you paid *less* in taxes than the year before?

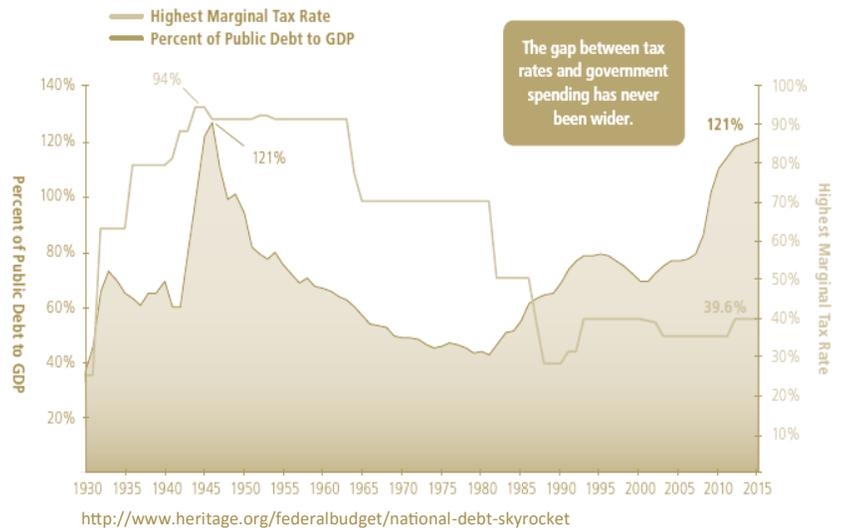
It's not what you earn, but what you keep that matters. Rates of return can help you meet your investment goals, but they're only a part of the picture. Taxes may ruin your best intended plans.

We help identify efficient ways to try and keep more of what you earn. When, where, and how you save for retirement is very important, but so is the manner and sequence of your distributions.

When reviewing your estate plans, portfolio, and tax situation we strive to make certain that your accounts and assets match up with the purposes that they are intended, making them effective. Tax free municipal securities¹, Roth IRA conversions and contributions, and custom designed tax free life insurance programs may all be utilized. After all, it's much easier to avoid a mistake than to fix one.

¹Income from an investment company investing in municipal bonds is subject to state or local income taxes.

Historically, Tax Rates Spike To Mirror Government Spending



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7300 Dixie Hwy Ste. 800 Clarkston, MI 48346

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