

Client, Inc.

*Business Planning and Wealth Preservation Strategies*

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## **Have You Maxed Out Your Company's 401K and Your IRA But Still Need a Safe Tax-Sheltered Investment for More Retirement Dollars?**

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Dear Friend,

Many successful entrepreneurs and business executives are in the enviable position of having more income to save for their retirement than a company's 401K and an IRA can shelter. Perhaps you're one of them. If so, what are you going to do?

### **Our economy is facing a lot of uncertainty right now.**

- The Fed is struggling to save banks and lenders without igniting the fires of inflation.
- The first baby-boomer signed up for Social Security.
- The wars in Afghanistan and Iraq continue to drain the treasury.

As Ben Franklin said,

### **Nothing can be said to be certain, except death and taxes.**

Today, most economists agree: No matter who wins the election in 2008, taxes are going up. How are you going to protect your savings from the IRS?

### **You face three risks with your retirement funds**

Obviously, the first risk is taxation. Your retirement funds need to stay in your account and not be bled off by the IRS.

The second is inflation. The value of your retirement funds needs to grow faster than the inflation rate. You can't be locked in to a fixed rate.

The third, I call "longevity". With modern medical care, people are living longer. Your retirement funds need to last as long as you do.

You do have an investment option that mitigates all of these risks. I call it the...

### **Business Person's Trifecta**

You win against the tax man three ways when you use this

investment to shelter your retirement dollars:

- **Tax-free growth** - Unlike a mutual fund investment, compound growth and capital gains in your retirement investment are shielded from taxation so it can grow faster, giving you more to enjoy during your retirement.
- **Tax-free income** - When you retire, you have complete control over how much you withdraw and when you withdraw it. The IRS can't tell you what to do, nor can they tax it.
- **Tax-free legacy** - When you pass away, what is left in your retirement investment goes to your family free of income taxes.

### **Safe upside potential and a guaranteed safety net**

Your retirement funds in this investment are indexed to the Standard & Poor's 500 stock index, giving you the upside growth potential of the broader stock market. You also get a guaranteed floor to your investment... you will never earn less than 2%... even if the S&P drops in value.

### **So, what am I talking about?**

This great retirement investment is an over-funded universal life insurance contract. The rules makers at the IRS have exempted life insurance from taxation as long as the contract stays within certain well-defined guidelines. These guidelines were specifically created to help successful business people like you shelter a large retirement fund from taxation.

### **Get your FREE customized special report...**

Just call our **24/7 Hotline TOLL FREE 800 [REDACTED]** and I'll create a customized special report, just for you and your situation. I will send it out immediately. It is that simple.

Go ahead... pick up your phone and dial **800 [REDACTED]** right now.

### **Why wait?**

You'll be prompted for some basic information and that's it. In a couple of days, you'll have your own personal customized report showing how you can hit this trifecta in your retirement plan.

Sincerely,

Mr. [REDACTED], President  
Client, Inc.