A New Look at Managing Your Financial Future

NavStar
Smooth Passage • Safe Arrival

Is there a better way to grow wealth?

We think so.

My name is Larry Jones and I'm the owner and founder of NavStar Financial.

"So who are you, Larry? And why should I care what you think?" you may be asking.

That's a fair question. Let me tell you a bit about how I got to where I am today.

I entered the world of professional finance fairly recently, only about thirteen years ago. Before that I was a software engineer working at an IBM spin-off, but in 2008, along with a great many other Americans, I was laid off.

I quickly discovered that there weren't many firms looking to hire software engineers over the age of fifty. In the next six months I only had one job interview. I wasn't hired. My favorite Bible verse to avoid in those days was 1 Timothy 5:8 which states: "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel." No one was actually screaming "infidel" at me, but I'm sure some were thinking it!

One day I received an invitation to interview with a life insurance company. It wasn't something that actually appealed to me. I don't have all that many friends as it is. Nevertheless, I had to do something with myself, and decided to go hear them out. Not having anything better to do, I started with them in April of 2009. It was quite an interesting experience.

This particular company took the "shotgun" approach to hiring agents. In other words, they'd hire 40 at a time in the hopes that one or two might stick around. I'll never forget my first day on the job. Myself and about 39 other new hires were all put into a conference room, and one by one we began to pontificate on how we were going to slay it in this business. Daniel Webster would have been shamed by our eloquence.

New hire number one stood up and announced, "I was a successful mortgage broker until recently. I'm willing to do whatever it takes to make it! There's no obstacle I can't overcome."

Not to be outdone, new hire number two decided to enlarge that sentiment, "I have a mortgage that I'm three months behind on, four kids in soccer camp, a boat and two RV's. With two degrees in Finance and Business, just try to get rid of me. I'm going to make it and nothing's going to stop me."

For over an hour I listened to one new hire after another carry on this way. It had to be the most motivated group since the holocaust survivors were released.
And then it happened. It was time for the crowing session to end and the work to begin. I was taken to a cubicle, given a list of phone numbers of strangers to call, and told to get to work.

"What am I asking for?" I asked my manager.
"Your job is to set appointments. Get some appointments," was his spiffy reply.
"But I don't know anything."
"It doesn't matter," he replied as he began to walk away. "Just get some appointments."
"BUT WAIT! What if they….ask me a question?

I swear I could hear him chuckle as he strolled away.

And so I went to work. I started dialing and making new friends on the telephone. Such nice people too…I learned swear words that seven years in the Navy had failed to teach me. I was called every name in the book. As my hands began to shake and the sweat poured off my brow, the office politics and engineering challenges of a year earlier didn't seem quite so bad anymore.

Finally, it was time for lunch. I ate every crumb, filled my glass as many times as my bladder would allow, and tried to engage my server with a long conversation. Nothing worked. It was soon time to go back to THE ROOM.

When I did return I could not believe my eyes. Of the forty new hires who had pledged their undying loyalty to the cause, only myself and one other person had come back!

What I've just described is perhaps, the underbelly of the financial services business. It's a business that somehow seems to care more about the agents and stockbrokers than the hard-working people who actually earned their life savings and could be devastated if that nest-egg was mismanaged. There is an awful lot of greed and broken promises in this business. Now I'm not saying there aren't good advisors out there. There are. But there are enough bad eggs to ruin things for a great many people, including those who share this profession.

My initial view of the financial business was mostly negative. Needless to say, I managed to make a go of that first day. And the next. Before I knew it more than a year had gone by. I learned two things from the experience: I actually enjoyed meeting and helping people, and I had an affinity for the business. I like to learn.

I stayed with that firm for fifteen months. As it turned out, this particular company wasn't highly regarded in the industry, something I didn't know on day one, but should have figured out. I saw them turn a blind eye to many things that I felt were just wrong more than once. And they began to push me to compromise myself purely to make sales goals. It was along about here that I began to say to myself, "Self, there's nothing these guys are doing that you couldn't do on your own."

In November of 2010 I took the leap and started my own financial firm. I worked hard and studied hard. In 2013 I earned the Chartered Financial Consultant certificate from The American College, and added a Series 65 license in the same year. My financial planning firm grew from just a few clients to several hundred today, with the focus always being on holistic financial planning. I never wanted to be an insurance salesman or stockbroker or a CPA. What I wanted to do was teach. And coach. And encourage. And protect.

Through the years there has been a lot of traveling and a lot of education. This firm, which began as an insurance only shop has now grown to investment management, tax-free retirement strategies, protected income strategies regardless of what the market does, high-end risk management, college planning and executive compensation. Our clients now span across six states. It has been a great thirteen years.

In those years I've been exposed to a lot of unique practical solutions to financial problems. Whenever I saw a good idea I tried to implement it into my practice. If I saw a financial firm that was excelling in an area I tried to learn from them. I can plagiarize with the best of them, especially when it's legal and good for my clients.

The processes that we've put in place over the years have come from these "best practices" that I've been exposed to from all around the country. The advisor in Georgia who was moving his clients to a zero percent tax rate didn't know about the guy in Boston who was killing it on the tactical investing front. The fellow in Orlando who was protecting his clients from losing thousands of dollars in taxes because of his extensive knowledge of IRA's and distribution strategies had never been exposed to the college planning expert that I met in Nevada.

My goal has been to build and implement a process that would accomplish these things:

- Tactical and strategic investment strategies <u>with downside protection</u>
- <u>Alternatives to the stock market</u> that provide decent growth and principal protection
- Tax principles to use along the way so that Uncle Sam doesn't take half of what you work for down the road
- Growth vehicles that remove market risk, inflation risk, and are tax-free when you access them
- How to become your own bank and finance things yourself
- A bulletproof retirement income plan that you can follow and track year by year
- College Planning: how to get the best education at the best price without wrecking your retirement portfolio
- A method to supercharge your retirement savings by bringing a bank alongside to finance it
- Professional management of your 401(k) without sacrificing the company match
- The Tax Roadmap: A method to achieve a zero percent tax-rate after you retire
- Things you need to know to protect your assets when you die
- Advanced distribution strategies – tax-efficient ways to spend your money after you retire
- Medicare and Social Security maximization strategies
- Career planning and debt management
- Long-term care planning

Once, while attending a financial function in San Diego I heard one of the advisors there describing some of the deliverables that he put into his client's hands. He was proudly showing the group an embossed binder that gave his client everything he needed to know to retire financially, along with a bulletproof estate plan. I'll never forget what he said next,

"Let's see the Edward Jones guy do that."

If all you care about is getting an average return on your portfolio then we're probably not the place for you.

But there's so much more to your financial life than beta's and ROI, and alpha, and cyclicals, and crypto, and ….etc. A whole lot more.

I have found that what people really want to know is, "am I going to be alright?"

At NavStar the answer to that question is yes. That's why NavStar exists. We want you to know that you're going to be alright.

Thank you for choosing us,

Larry Jones ChFC CLTC

Owner and Founder NavStar Financial

FPA FINANCIAL PLANNING ASSOCIATION | *PROUD MEMBER*

NavStar
Smooth Passage • Safe Arrival

Why Invest With Us?

From the beginning or 2022 until the end of September the S&P 500 experienced a decline of almost 25%

If you retired in January with a million dollar portfolio you're now down to $750K

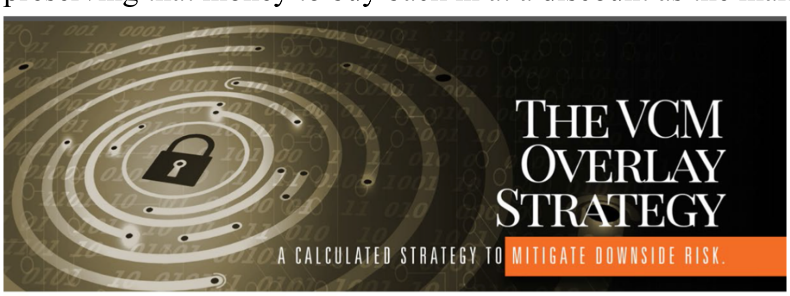
How do you feel about that? In 2008 the market for many investors experienced more than a 50% drawdown that took almost six years to recover. That kind of news can be devastating to a retiree investor.

But what if there were a better way? As an independent investment advisor I am free to research different fund managers around the country and choose those firms who have delivered consistent gains over time. "Well, any investment firm can do that, Larry!" you might say. That's true. But how have those firms done when things got ugly? Do they just stand back and say, "just hold on….it will come back?" I wanted to find managers who outperformed during the downturns.

My search led me to a firm located in Nashville, Tennessee called Virtue Capital Management. What VCM has done is noteworthy. Through VCM, we can offer our investment clients:

- A full spectrum of investment options.
- Tactical and strategic risk management for today's volatile markets.
- Active management rather than passive.

The hallmark of VCM is the use of stop-loss portfolio's and something called the VCM Overlay. During periods of high volatility our managers have the ability to move assets to safety, thereby preserving that money to buy back in at a discount as the market recovers.



Portfolio Insurance

Portfolio insurance is not an insurance policy, it is an equity investment strategy. While there are numerous ways to implement a portfolio insurance strategy, the basic objective is to participate in bull markets while attempting to mitigate the impact of bear markets. Many portfolio insurance strategies employ the use of options to try to accomplish this while other strategies utilize a more technical risk-on/risk-off approach. VCM has chosen a mathematical approach that uses technical indicators to identify periods of risk-on/risk-off. This approach has been selected due to its low-cost structure and its ability to be implemented with lower minimum investments. While no strategy works perfectly in every market environment, attempting to minimize the large loss potential of bear markets can dramatically help preserve and increase wealth over time.

With inflation today north of 7% Wall Street is one of the few choices in keeping ahead of it. But all of those gains can be erased quickly in a market correction.

Our funds are designed to limit losses such that you are poised to take advantage of the uptick once it returns. We think losing less and buying cheap is a winning strategy.

<u>Retirement Income Planning</u>

If you have been properly trained by Wall Street, no doubt you are quite educated on such investing concepts as return-on-investment, net asset value, and price-to-equity ratio. <u>But if someone were to ask you how much income you'll have at any given age</u>, would you know how to answer that?

Wouldn't it be nice to know the answer to that question?

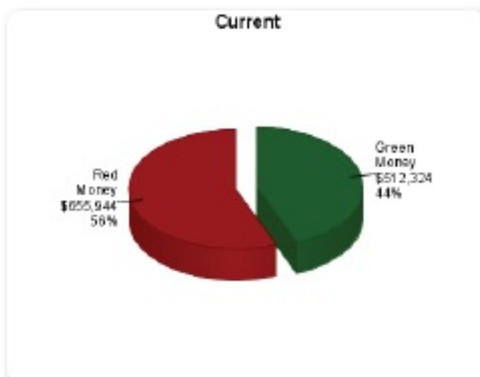
Our approach begins with the concept of protecting the nest egg that you have worked so hard for, and the translating that money into a safe and secure vehicle that will produce a <u>guaranteed income stream that you can never outlive</u>. This money would be unaffected by the stock market. ***If I were to tell you that there are vehicles out there today which can provide an immediate bonus of 5-8% on rollover, and a guaranteed rate of return of 6-8% for the next 12-15 years, coupled with a guaranteed income stream that you can never outlive, would you be interested in hearing more about it?***

Our safe-money philosophy is that you have worked hard for a lifetime to accumulate that nest-egg. You should not put that money at risk, but instead build a solid bedrock foundation of guaranteed income after you retire.

Current Asset Allocation

Current Accounts

Green Money	
Savings and Checking:	$65,000
Money Market:	$333,556
CDs:	$0
Fixed Annuity:	$0
Treasuries:	$0
Savings Bonds:	$0
Fixed Indexed Annuity:	$113,768
Life Insurance:	$0
Other:	$0
Red Money	
Individual Stocks:	$0
Mutual Funds:	$655,944
Bonds:	$0
Variable Annuity:	$0
Managed Portfolio:	$0
Variable Life Insurance:	$0
ETF's and UIT's:	$0
REIT's and LP's:	$0
Precious Metals:	$0
Other:	$0



- Green Money: This is money that you KNOW will be there and offers a minimum guarantee.
- Red Money: This is money you have at risk in the market. This is money you HOPE will be available when you need it most. It does not have any guaranteed minimums and is not professionally managed.

We'll begin by analyzing your Social Security benefits, and providing guidance on how and when to activate that income stream, in order to get the most money over the course of your lifetime. Those figures will be integrated into your overall financial plan. Any other sources of post-retirement income will also be considered.

Your Social Security Maximized

The below information is based on the data you provided and your projected life expectancy. It is designed to help you make the best decision possible for when you should begin receiving Social Security benefits. The recommendations will help you and your family receive the maximum cumulative benefit from Social Security over your lifetime. By following your Best Filing Strategy you will receive an estimated **$77,858** in additional income

$77,858 Additional Income

Your Best Filing Strategy

- , file for your own benefit at age 66 and ask the Social Security Administration to immediately suspend your payments (2018). Filing and suspending your benefit may allow to receive spousal benefits while you earn Delayed Retirement Credits on your own benefit
- , file a restricted application to claim only your spousal benefit at age 66 & 1 month (2019). Filing a restricted application allows you to receive spousal benefits while earning Delayed Retirement Credits on your own benefit
- , claim your own benefit at age 70 (2022)
- , claim your own benefit at age 70 (2023)

The expected lifetime family benefit using this strategy is **$370,361**
The expected lifetime benefit if both spouses elect at their **Earliest Date** is: **$292,503**
The expected lifetime benefit if both spouses elect at **FRA** is: **$334,800**
The expected lifetime benefit if both spouses elect at their **Latest Date** is: **$349,558**

By tactically managing the implementation of your Social Security benefit, you can increase significantly the amount of money you'll receive over the course of your lifetime!

RETIREMENT COMPASS

Analysis for:
and
Prepared on August 26, 2014

Your Financial Services Professional:
Larry Jones

Then NavStar will prepare a customized "Compass Report" for you to follow which will lay out exactly how to access your assets, in order to maximize your retirement earnings!

These are the assumptions used for this illustration.

Beginning Balance $1,168,268

Account #1	**Existing: Cash**	**$65,000**
	Owner	Joint
	Taxable	Tax Deferred - Non-Qualified
	Cost Basis	$65,000
	First year Growth Rate	0.1%
	Subsequent years Growth Rate	0.1%
Account #2	**Existing: Brokerage Account**	**$262,541**
	Owner	Joint
	Taxable	Taxable
	Withdrawal	$60,000 starting at age 60 thru 64
	First year Growth Rate	5.0%
	Subsequent years Growth Rate	5.0%
Account #3	**Concept: Joint Lifetime Income**	**$250,000**

With this report, you'll get a year by year plan of how to tap into your resources in the most efficient manner.

You will finally be able to answer that question: <u>How much income will I have after I retire?</u>

Beginning Account Value	Total Income Taken	Ending Account Value
$1,168,268	$1,629,932	$333,032

Income Forecast

Year	His SS	Her SS	Investment Income Taken	Income Total	Total Portfolio Balance
2014	$0	$0	$60,600	$60,600	$1,204,060
2015	$0	$0	$61,206	$61,206	$1,179,746
2016	$0	$0	$61,818	$61,818	$1,153,663
2017	$0	$0	$62,436	$62,436	$1,125,729
2018	$0	$0	$60,848	$60,848	$1,097,910
2019	$0	$0	$68,648	$68,648	$1,060,859
2020	$4,956	$0	$68,903	$73,859	$1,022,047
2021	$5,030	$0	$69,161	$74,191	$981,395
2022	$5,106	$14,316	$43,146	$62,567	$966,407
2023	$5,182	$14,531	$43,146	$62,859	$951,064
2024	$6,600	$14,749	$46,990	$68,339	$931,322
2025	$6,699	$14,970	$47,167	$68,836	$910,825
2026	$6,799	$15,194	$47,352	$69,346	$889,539
2027	$6,901	$15,422	$47,544	$69,868	$867,430
2028	$7,005	$15,654	$47,745	$70,404	$844,461
2029	$7,110	$15,889	$47,954	$70,952	$820,595
2030	$7,217	$16,127	$48,171	$71,515	$795,792
2031	$7,325	$16,369	$48,373	$72,067	$770,036
2032	$7,435	$16,614	$48,607	$72,656	$743,260
2033	$7,546	$16,864	$48,821	$73,231	$715,451
2034	$7,660	$17,116	$49,041	$73,818	$686,566
2035	$7,774	$17,373	$49,267	$74,415	$656,562
2036	$7,891	$17,634	$49,498	$75,023	$625,394
2037	$8,009	$17,898	$49,734	$75,642	$593,017
2038	$8,130	$18,167	$49,974	$76,270	$559,384
2039	$8,252	$18,439	$50,170	$76,861	$524,497
2040	$8,375	$18,716	$50,364	$77,456	$488,313
2041	$8,501	$18,997	$50,556	$78,053	$450,791
2042	$8,628	$19,282	$50,742	$78,652	$411,890
2043	$8,758	$19,571	$50,923	$79,251	$371,566
2044	$8,889	$19,864	$51,025	$79,779	$333,032

The illustration above shows the results of one of our customized income solutions for a married couple at age 60. The income figures shown for each year are contractually guaranteed, regardless of how the market performs. Should the Total Portfolio Balance (column 6) ever reach zero, the income payments will continue as long as the couple live. Any positive balances at death of the surviving spouse will go to the beneficiaries of your choice.

How will your income be affected when your spouse dies? It may decrease drastically…but it can be planned for.

Is Wall Street the Only Way?

Here's an interesting recent headline from CNBC: **"JP Morgan shares jump after record trading revenue drives stronger than expected second quarter profit."** (https://www.cnbc.com/2020/07/14/jpmorgan-chase-jpm-earnings-q2-2020.html)
That was wonderful news if you worked for JP Morgan. The early months of 2020 weren't quite so kind to the rest of us with losses in March approaching 20%. This kind of volatility isn't for the faint of heart. Could there be a reasonable alternative?

Warren Buffett famously said, "Rule number one is never lose money. Rule number two is never forget rule number one." Is that possible? Here's something you've probably never heard from your stockbroker: Fixed-Indexed annuities are a great alternative to bonds in providing more stability to a portfolio. Roger Ibbotson, a finance professor at Yale, and also Chairman of Zebra Capital Management agrees:

Exhibit 10b: Below Median and Above Median Bond Return Environments (1927-2016)

	Below Median Bond Return Environments Average Return	Above Median Bond Return Environments Average Return	Overall Period Average Return
Long Term Gov't Bonds	1.87%	9.00%	5.43%
Large Cap Stocks	11.43%	9.84%	10.63%
FIA	4.42%	7.55%	5.98%
60/40 (Stocks & Bonds)	7.60%	9.50%	8.55%
60/20/20 (Stocks, Bonds & FIA)	8.12%	9.21%	8.66%
60/40 (Stocks & FIA)	8.63%	8.92%	8.77%

Source: 2017 SBBI Yearbook, Roger G. Ibbotson, Duff & Phelps; Zebra Capital; AnnGen Development, LLC

Characteristics of a FIA

1. **They offer complete protection of principal**
2. **Market gains lock in each year**
3. **They offer a market reset each year – this is powerful. In a down year the metric resets to the lowest point. This means you only need to recover past that point, not the last high to continue getting gains.**
4. **FIAs are excellent vehicles for supercharging and guaranteeing future income.**
5. **Fees are usually non-existent.**

scan to read more from Ibbotson

Personal Coaching With Your Company Plan

Remember that glorious day when you were hired in your dream job? Oh, glory….

Perhaps the highlight of that day was when you were told that you were now entitled to a company-sponsored tax-deferred retirement plan. And your boss is going to contribute to it as well! Free money!

There's only one problem. You're not exactly Warren Buffett. Are the investment choices you were given any good? Is there some decision that you need to make on occasion? Who do you go to for advice?

Welcome to the Self-Directed Brokerage Account

Recent legislative changes have compelled many companies to offer the option of bringing their own personal financial advisor alongside to help them manage their company plan. We're happy to be able to provide that service here at NavStar.

Even in the face of an increasing number of robo-advisors and do-it-yourselfers, there is an abundance of recent studies that emphasize the importance of client-advisor relationships. These reports prove that advisors can add 3% to clients' net returns and retirement savers who sought investing advice enjoyed a median annual return almost 3% higher than those who didn't – even after the fees they paid for that advice.

"You tend to overuse the exclamation point."

What We Provide

Financial Planning

Behavioral Management and Coaching

Active Rebalancing

Tax-Planning and Retirement Income Solutions

Now you can enjoy the benefits of having a professional planner and investment advisor alongside you as you navigate the company-sponsored plan, and without sacrificing the company match. Don't leave your 401(k) and your future financial picture to chance.

Scan the code to watch a short video on your SDBA option

Oh no! College….!

You've done well. You've swung for the fences and made all the right moves. Your 401(k) is on track. You're making great progress on your mortgage. Your family and friends are still talking to you, and you are expecting to retire with enough money to buy the Queen Mary! Life is good.

But then the magic day arrives when Junior enters High School. One night your eyes swing open at 3 AM. It's time to start looking at college!!

What you learn next is frightening….Duke University is $80K a year. Even state schools such as UNC Chapel Hill or NC State are approaching $30K. That's anywhere from $120 to $320 thousand to put Junior through school. All of a sudden that 401(k) doesn't seem in such good shape. **How can you get through all this without wrecking your retirement?**

The key to success is starting early—other high school sophomores and juniors are already competing for your admission spot and funding dollars. Partner with the company that has helped thousands of families manage the overwhelming task of preparing and paying for college. We will both guide and assist you with what to do and how to do it most effectively.

ARE YOU ASKING…

How do I decide on a career/area of study?
How can I pick the "best college?"
How can we pay for college?
How is college funding actually awarded?
How do we apply for funding?
Will I have to settle for a lesser college?

…WE HAVE THE ANSWERS!

NavStar is pleased to offer a turnkey College Solution:

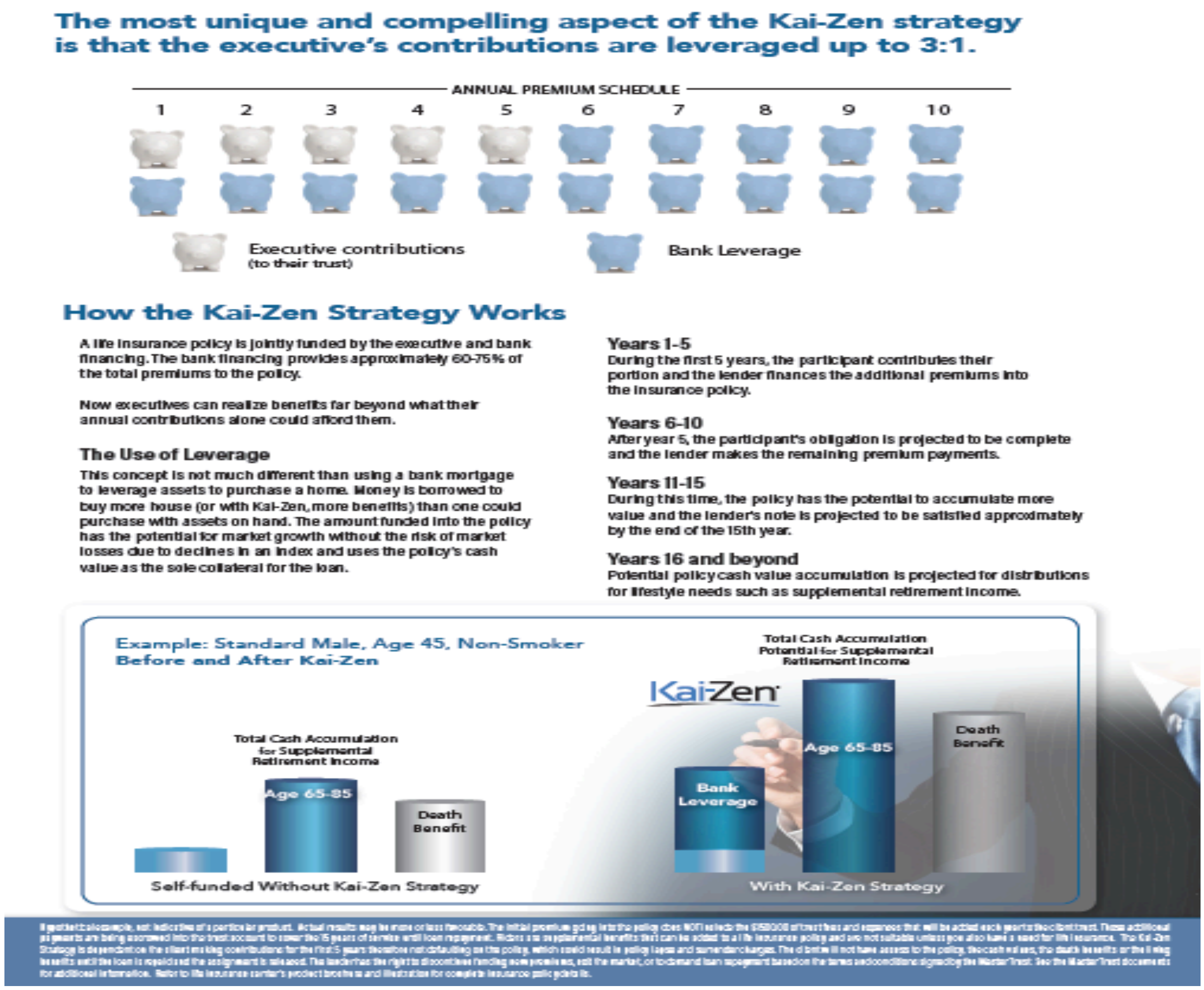
- eCollegePro (offering SAT/ACT/PSAT prep, college search and negotiations, admissions coaching and guidance, student mentoring, FAFSA prep and coaching, and more)
- Did you know you can negotiate your financial aid awards? That's just one aspect of the services we offer

AMERICAN COLLEGE FOUNDATION

At NavStar, we know the strategies that will help protect your retirement assets. It's a unique partnership: eCollegePro manages the student and college relationship in order to make your student as attractive as possible to the school. We'll handle the financial side in order to spend as little of your money as possible by maximizing scholarships and free money. Colleges are a business. Saving your family money on college is OUR business.

How To Supercharge Your Retirement!

Ron is a 38 year old Neurosurgeon. He makes a nice living. But the fact of the matter is that, financially, he's behind the eight-ball when it comes to being on track for retirement. Being unable to put significant savings aside due to the enormous costs of repaying student loans and also paying high liability insurance premiums each year has taken it's toll. But what if there were a way to leverage your retirement savings in such a way as to get almost a 3 to 1 return on what you put away?



Like to know more? Scan the qr code

The Tax-Free Roadmap

Are you prepared for the coming 2026 Tax bomb?

As I write this our government seems to be on the path of providing a permanent stimulus to the economy. At some point taxes are going to have to go up. It's just math.

If you have an IRA or a 401(k) your future lifestyle is only going to be as good as the government says it will be. What do I mean by that? Simply this....if you have a $1 million dollar portfolio that doesn't mean you have a million dollars to spend. At a 22% tax-rate you have less than $800,000. What happens to your lifestyle if taxes go up? To 35%? To 70%?

That certainly seems excessive given what we're used to, but believe it or not we are at historically low tax-rates. You may think you know how much you have in that 401(k) but it's a fact that you really have no idea how much of that money you'll get to keep. If you have a tax-deferred retirement plan you have a business partner: the federal government and they get to decide how much of that money is yours.

How do you feel about that? What if you could get that partner out of your business?

Let us help you design a plan that will get you into the zero percent tax-rate. If you believe that tax rates will at some point be higher than they are today, then now is the time to take action. The Trump tax cuts are set to expire in 2026.

Will you be ready when they do?

Would a 94% Tax Rate Concern You?

That's crazy, right? You might be surprised to learn that in 1942 FDR passed an executive order taxing 100% of income over $25,000 a year. (Fortunately, Congress fought back on this and limited it to "just" 94% top bracket).

FRANKLIN D. ROOSEVELT
XXXII *President of the United States: 1933-1945*

100 - Executive Order 9250 Establishing the Office of Economic Stabilization.
October 3, 1942

7. In order to correct gross inequities and to provide for greater equality in contributing to the war effort, the Director is authorized to take the necessary action, and to issue the appropriate regulations, so that, insofar as practicable no salary shall be authorized under Title III, Section 4, to the extent that it exceeds $25,000 after the payment of taxes allocable to the sum in excess of $25,000[1].

The average top tax-bracket in the US over the last 100 years has been 61%

Source:www.irs.org

What if we could guide you to the zero percent tax rate after you retire?

Our tax-free roadmap is a proprietary process designed to get you there.

Taking into account all of your income sources, your maximized Social Security, any pensions, along with other pertinent data, we'll construct a personalized year-by-year roadmap to get you to a better place when it comes to taxes. Below are some sample excerpts from a typical report:

From Here :

The Path to Zero

So now let's compare where we are now to where we expect to be at age 64 if no changes are made:

	401(k)	457	Roth IRA	Delaware Life FIA (non-qualified)	Roth 401(k)
Value Today	$100,000	$100,000	$11,600	$90,000	$0
Value @ 64	$546,248	$546,248	$141,649	$150,128	$0

And so, keeping to our goal of arriving at the zero percent tax rate by retirement time in mind, we need to examine what our sources of income will be once we stop working. Most of it will be coming from the sources listed above.

The Perfect Investment From a Tax Point of View

The tax-deferred bucket is the perfect investment as far as being tax-advantaged. Why?

Because you are able to take a tax-deduction when you contribute to it (or your employer can), it grows on a tax deferred basis which contributes to a better outcome, and then it can be

To Here:

401(k). However, by doing this your asset allocation will look something like this at age 64:

	401(k)	457	Roth IRA	Delaware Life FIA (non-qualified)	Roth 401(k)
Value Today	$100,000	$100,000	$11,600	$90,000	$0
Value @ 64	$0	$0	$141,649	$150,128	$992,333

Now we have moved 86% of your nest-egg from a taxable bucket into the tax-free bucket.

One thing that needs observation. You'll notice that the above numbers don't add up to the

The 2nd Half of the Battle

When was the last time you watched half of the Super Bowl? Played half of a basketball game? Went halfway to a vacation resort? That's silly, right?

Yet that's exactly what the vast majority of retirees do. They diligently manage that stock portfolio down to the nth detail. They take advantage of tax-deferral strategies. They take their stockbroker to lunch twice a year. But then they retire. Now it's halftime. The second half involves distributions and estate considerations, and neglecting tax ramifications here can be devastating.

In December of 2019 the SECURE Act was signed into law, and major changes were made in how your retirement assets are taxed. Are you aware of the changes and threats to your assets?

Does your advisor have a document listing all of your beneficiaries? Guess what? Most advisors don't keep up with this.

It's amazing to think that the one document that:

*is the main estate planning document for what may be your largest asset

*controls the distribution for money that you've for and saved for your entire working life

*is, in effect, the will for your IRA

*will guarantee the stretch IRA for eligible designated beneficiaries

…Cannot be found by anyone in America anywhere!

Let us help you with these things that can save you and your relatives hundreds of thousands of dollars. We are trained in tax-efficient distribution strategies, Roth conversions, tax-protected rollovers of qualified accounts….and we stay on top of changes from Washington. Not to mention estate preservation and long-term care planning. And finally….beneficiary planning is important. It's time to analyze those beneficiary decisions in light of the SECURE Act.

We can help!

Icing on the Cake

Recently I heard a story from an acquaintance. They had called their financial firm to change the phone number that was on file. The call went something like this:

“This Zombie Financial. Your call is very important to us. Please speak into the phone the reason for your call so that we can direct you to the correct department.”

“I need to update my telephone number.”

“I heard, ‘Empty my IRA.’ Is that right?

“No. Representative”

“Alright…I understand that you’d like to speak to a representative. But before we do, could I get some more information? If you’d like to open a new account press 1. If you’d like information on the recent litigation action press 2. To get today’s market rates press 3. If you’d like to add money to your account press 4. For all others stay on the line…”

“Representative!”

“Are you aware that most transactions can now be accomplished online? Just login to ZombieFinancial.com.”

“REPRESENTATIVE!”

“Your call is very important to us. Please stay on the line while we get you a Customer Service Represenative.”

The Moonlight Sonata by Beethoven plays three times.

“Hello, this is Vikhram. Would you be willing to take a short survey after our call?”

“No.”
Dialtone…….

Over the years I’ve had a few prospective clients who’ve elected not to do business at NavStar. Their reasoning is “I know Fidelity and I know Edward Jones but I’ve never heard of NavStar.” I can understand that sentiment, but I have to be honest. Even though I’ve worked very hard over the years to build a unique financial vision for my customers to experience, our biggest competitive edge is this: we know our clients.

When you call NavStar what you’ll hear is this: “Thank you for calling NavStar. This is Evelyn. How can I help you?

And in a cold corporate world that thinks you’re just a number, I think that’s worth everything.

Potpourri

Serving the Lake Norman area, NavStar Financial Services is an independent firm owned and operated by Larry Jones, ChFC CLTC. Whether you are approaching retirement, and looking for ways to protect your lifestyle and legacy, or a young person just starting your financial journey, we can help you reach your goals.

We are not captive to any financial firm

Why is that a good thing? Because that leaves us free to research the multitude of solutions that are offered by a large variety of nationally recognized financial services firms.

In other words, we work for our clients, and not Wall Street or an insurance company!

Contact us today to find out why NavStar could be the right fit for you!

What the heck is a fiduciary? And why should I care? >>>>>

Putting Our Customers First

Investments Comprehensive Financial Planning Tax Strategies Asset Protection

Insurance and Insurance Services Affordable Healthcare Solutions College Planning

Social Security Maximization Medicare and Medicaid Strategies Long-Term Care Solutions

Guaranteed and Fixed Income Strategies Faith-Based Health Sharing Estate Planning

Are you one of those busy professionals who have no time? No worries…
We're happy to meet virtually!

Consultations by appointment only (no charge)

The Chartered Financial Consultant® (ChFC®) is the "Advanced Financial Planning" designation awarded by The American College of Financial Services. Charter holders are qualified to provide comprehensive advanced financial planning for individuals, professionals, and small business owners. Candidates must successfully complete a self-study course and examination program, have three years of relevant work experience and comply with a code of ethics. Continuing Education Requirements: 30 hours every two years.

Larry Jones is a College Advisor at College Funding Solutions, where he advises parents seeking guidance on the college experience.

1 Timothy 1:17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