*SANTA SAYS "*IT IS NOT HOW MUCH MONEY YOU BUILD… IT IS HOW MUCH OF IT YOU KEEP!

The well known inspiration-strategist speaker "Tony Robbins" makes this statement in mastering today's financial money game. What is your *hunger (he asks)* in wanting to be financially independent throughout retirement?" Mr. Robbins has worked with just about every financial expert imaginable, from a minimum waged worker to Warren Buffet & Bill Gates. Taxes are the #1 concern!

The one financial matter every future retiree should deal with years before retiring, but doesn't, is the taxes he/she will pay out of their monthly pension incomes. What difference is there if you have say $300,000 to $400,000 dollars in pension funds and pay some 34% to 39% of it in Federal & State income taxes versus having $200,000 and paying 5% to 10% in taxes? NOT MUCH!

Diversifying some of your monthly savings contributions in an insurance based cash value program with tax-saving features is not only shrewd, but in fact what financial planners have been suggesting since the 2008 crash. What they know is what the Knights of Columbus has always known: pay minimal taxes if any on pension income money which will also not be considered earnable income affecting your income tax-bracket. Show me another money growing program that can do this? Meet with me to talk about a program that "gives to you, not takes from you later in retirement". David Keeling, Council Field Agent at (909) 824-1024 or e-mail: david.keeling@kofc.org.