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# COFFEE OR RETIREMENT

## WHICH BENEFITS YOU MORE?

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**CARRIE COOK**  
CEO





# ***Financial Mistakes***

1. Spending more than you earn. **BUDGET**
2. Failing to save for emergencies.
3. Taking a long time to pay off your high-interest debt.
4. Not monitoring your credit scores and credit reports.
5. Postponing retirement saving or financial planning until later in life.
6. Lacking an investment strategy, or not sticking to one.



# ***Financial Mistakes***

1. Spending more than you earn.
2. Failing to save for emergencies. **RAINY DAY FUNDS**
3. Taking a long time to pay off your high-interest debt.
4. Not monitoring your credit scores and credit reports.
5. Postponing retirement saving or financial planning until later in life.
6. Lacking an investment strategy, or not sticking to one.



# ***Financial Mistakes***

1. Spending more than you earn.
2. Failing to save for emergencies.
3. Taking a long time to pay off your high-interest debt. **COSTLY**
4. Not monitoring your credit scores and credit reports.
5. Postponing retirement saving or financial planning until later in life.
6. Lacking an investment strategy, or not sticking to one.



# ***Financial Mistakes***

1. Spending more than you earn.
2. Failing to save for emergencies.
3. Taking a long time to pay off your high-interest debt.
4. Not monitoring your credit scores and credit reports. **HIGHER FINANCING**
5. Postponing retirement saving or financial planning until later in life.
6. Lacking an investment strategy, or not sticking to one.



# *Financial Mistakes*

1. Spending more than you earn.
2. Failing to save for emergencies.
3. Taking a long time to pay off your high-interest debt.
4. Not monitoring your credit scores and credit reports.
5. Postponing retirement saving or financial planning until later in life. **WHY?**
6. Lacking an investment strategy, or not sticking to one.

# A GIFT FROM THE GOVERNMENT

TYPE  
1

## Tax Deferred Income

### Traditional IRA

Pre-tax income contributed and income generated is tax-deferred.  
**\$6,500** (\$7,500 if you are 50 or older)

### SEP IRA

Simplified Employee Pension for business owners is pre-tax income contributed and income generated is tax-deferred.

Up to 25% of individual compensation with a max of **\$66,000**

### SIMPLE IRA

Savings Incentive Match Plan for Employees who contribute pre-tax income and generate tax-deferred income.

**\$15,500** (catch-up contributions \$3,000 if you are 50 or older) and don't forget there is 3% employer match on contributions

TYPE  
2

## Tax Free Income

### Roth IRA

After-tax income contributed and income is tax-free.  
**\$6,500** (\$7,500 if you are 50 or older)



# REDUCE YOUR FUTURE TAXES

How much more are you willing to pay in taxes making investments with cash?

## CASH INVESTMENT

Investment = \$10,000

Interest Earned = \$1,000

Taxes Paid = \$300

**Net Income = \$700**

## ROTH IRA INVESTMENT

Investment = \$10,000

Interest Earned = \$1,000

Taxes Paid = \$0

**Net Income \$1,000**



RULE OF

72



$72 / \text{Interest Rate} = \text{Years to Double}$

$72 / 10\% = 7.2 \text{ Years to Double}$

# CONTRIBUTE TO YOUR Roth IRA

COMPOUNDING INTEREST - ONE TIME CONTRIBUTION				
Years	Age	Amount Invested	Interest Rate	Interest Earned
1	20	\$6,500.00	10%	\$650.00
2	21	\$7,150.00	10%	\$715.00
3	22	\$7,865.00	10%	\$786.50
4	23	\$8,651.50	10%	\$865.15
5	24	\$9,516.65	10%	\$951.67
6	25	\$10,468.32	10%	\$1,046.83
7	26	\$11,515.15	10%	\$1,151.51
8	27	\$12,666.66	10%	\$1,266.67
9	28	\$13,933.33	10%	\$1,393.33
10	29	\$15,326.66	10%	\$1,532.67
11	30	\$16,859.33	10%	\$1,685.93



# CONTRIBUTE TO YOUR Roth IRA

COMPOUNDING INTEREST - CONTINUING CONTRIBUTIONS				
Years	Age	Amount Invested	Interest Rate	Interest Earned
1	20	\$6,500.00	10%	\$650.00
2	21	\$13,650.00	10%	\$1,365.00
3	22	\$21,515.00	10%	\$2,151.50
4	23	\$30,166.50	10%	\$3,016.65
5	24	\$39,683.15	10%	\$3,968.32
6	25	\$50,151.47	10%	\$5,015.15
7	26	\$61,666.61	10%	\$6,166.66
8	27	\$74,333.27	10%	\$7,433.33
9	28	\$88,266.60	10%	\$8,826.66
10	29	\$103,593.26	10%	\$10,359.33
11	30	\$120,452.59	10%	\$12,045.26



# CONTRIBUTE TO YOUR Roth IRA

COMPOUNDING INTEREST - LOST YOUR JOB AT 30				
Years	Age	Amount Invested	Interest Rate	Interest Earned
1	31	\$111,667.99	10%	\$11,166.80
2	32	\$122,834.79	10%	\$12,283.48
3	33	\$135,118.27	10%	\$13,511.83
4	34	\$148,630.09	10%	\$14,863.01
5	35	\$163,493.10	10%	\$16,349.31
6	36	\$179,842.41	10%	\$17,984.24
7	37	\$197,826.66	10%	\$19,782.67
8	38	\$217,609.32	10%	\$21,760.93
9	39	\$239,370.25	10%	\$23,937.03
10	40	\$263,307.28	10%	\$26,330.73
11	41	\$289,638.01	10%	\$28,963.80



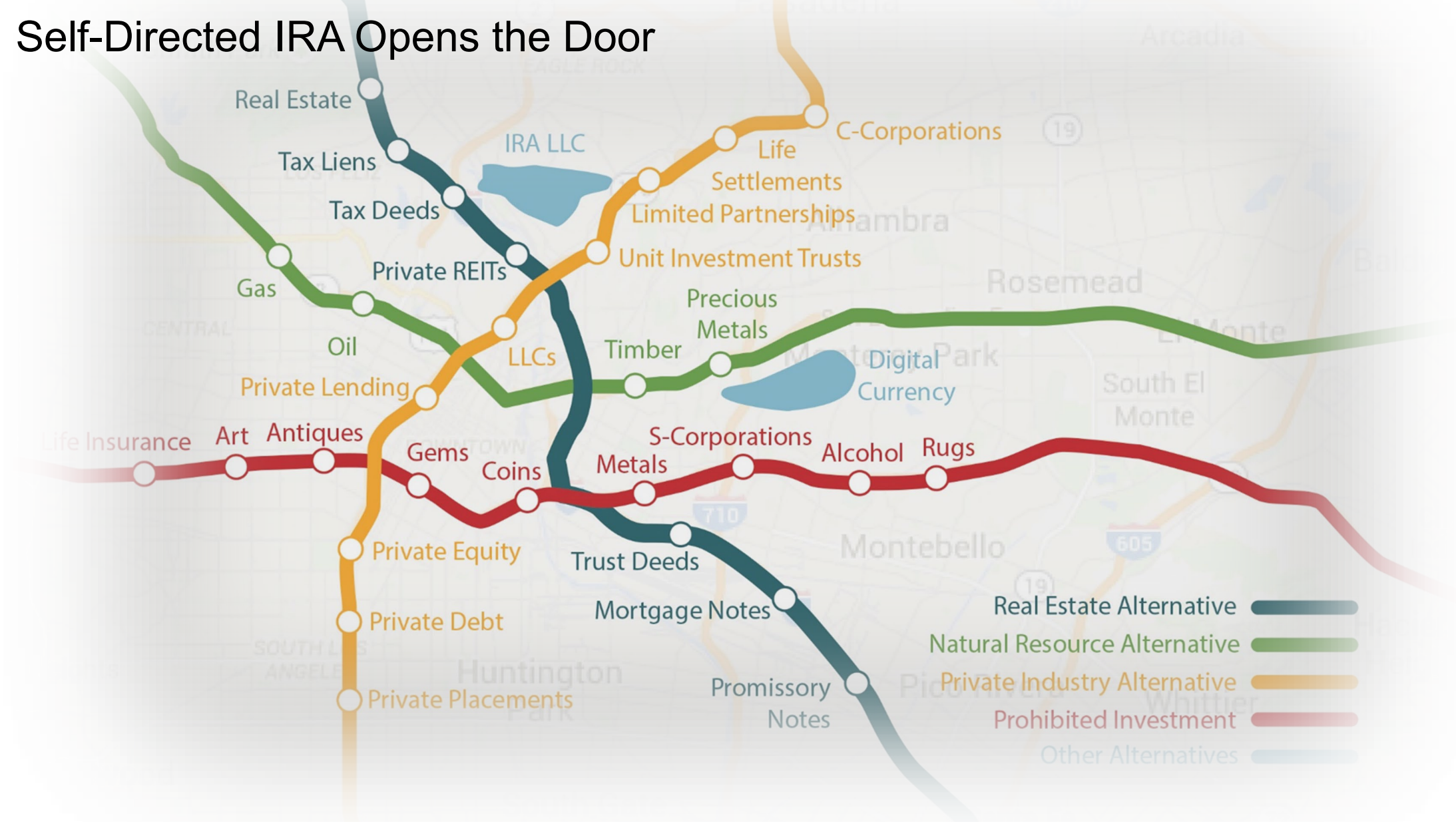


# *Financial Mistakes*

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6. Lacking an investment strategy, or not sticking to one. **FEAR OF THE UNKNOWN**

# ALLOWABLE INVESTMENTS

Self-Directed IRA Opens the Door





Discipline leads to **HABITS.**

Habit leads to **CONSISTENCY.**

Consistency leads to **GROWTH.**





# *Advice I Wish I Knew...*

1. With more income comes more opportunity to save, not spend.
2. Just because everyone else is investing in something does not mean you should.
3. Before you invest, do your due diligence.
4. Contribute to a 401(k) Plan **and** a Roth IRA.
5. Don't pay more in taxes if you do not have to.
6. Don't depend on Social Security benefits as your future retirement plan.
7. Investing can be fun!

# Questions



**PHONE**  
(888) 990-7892

**EMAIL**  
info@ptcemail.com

**WEBSITE**  
preferredtrustcompany.com

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- ❖ **We charge reasonable fees for high quality service.**
- ❖ We are committed to meeting your investment deadlines.