



COASTAL TAX CENTERS  
LLC

OCTOBER 2021 NEWSLETTER

# RETIRE ABUNDANTLY

## SUCCESS TIPS

### Is Part-Time Advice Killing Your Money?

Recently, an 18-year-old Florida man was arrested for pretending to be a licensed doctor.

He had opened his own office in West Palm Beach, where he performed physical exams and offered medical advice. His website identified his clinic as a staff of alternative medical professionals that create a holistic care plan for patients.

They weren't seeking to fool anyone. They were sincerely trying to help people. Yet, they had no rigorous training. No proven experience.

Would you hire someone who was sincere, but lacked training and experience? Of course, not.

How about this. would you hire an employee who studied part-time, yet didn't have training and experience in your industry?

Again, of course not.

And yet, some people are trying to be their own financial advisor. They study in their spare time, read books and watch TV.

Some get their information from the internet (and trust that it is true). Some ask their friends and family members. No rigorous training. No proven experience.

It's gambling your financial health and future.

Your financial future deserves the very best. Rigorous training. Proven experience. There is no substitute.

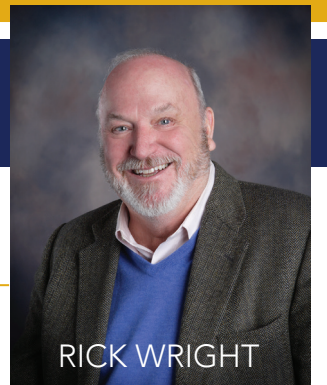
### The cost of missing something is huge.

The cost can be devastating.

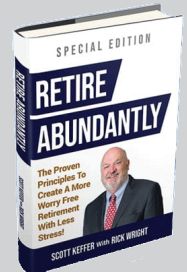
Find out today whether you are missing anything. Find out if you are making any of the biggest (and rarely shared) tax, financial or retirement mistakes.

*Retirement at sixty-five is ridiculous. When I was sixty-five, I still had pimples.*

- George Burns



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Retire Abundantly

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## Here's Why Averages Are Dangerous...

Have you ever heard of Jeanne Calment?

She was born in France in 1875 and lived until the ripe old age of 122 years and 164 days, before dying in 1997.

She met Vincent van Gogh and watched the first space shuttle launch!

What an amazing life, especially considering the average lifespan in France is about 82 years!

You've probably heard the counsel to plan for retirement based on the average lifespan.

Dangerous.

Could your lifestyle hold up through those extra 40 years of retirement?

The concept of "average" or "normal" life expectancy literally means that HALF the people are dead by that age.

Therefore, it also means that half the people are still ALIVE.

And for the half that live past the "average," people like Jeanne (and you and me, I hope), it means many more years of lifestyle that your retirement monies must support.

A recent report estimated that only 1-out-of-2 soon-to-be retirees will have sufficient assets to last their lifetimes. Some Baby Boomers have decided that they will just work until they die because they don't have a choice.

Why no choice?

They may have received the wrong advice. Maybe they didn't plan. Maybe they were sold the wrong product.

Either way, the sooner you know, the more choices you have.

It never hurts to get a second opinion and find out if you're good beyond the averages.

## You Can Benefit From Ben Franklin's Mistake...

You've probably heard the old saying from Benjamin Franklin, "In this world nothing can be said to be certain except death and taxes."

This sentiment was echoed by Margaret Mitchell in her famous book *Gone with the Wind*, in 1936, "Death, taxes and childbirth! There's never any convenient time for any of them."

Across the ages, everyone agrees that death and taxes must occur.

But HIGH taxes are not inevitable!

In his book *A Voluntary Tax*, Columbia Law Professor, George Cooper, explains that there are only two reasons to pay unnecessarily high taxes:

- 1) Taxpayer Indifference or
- 2) Poor Planning Advice.

Many of the very wealthy avoid taxes by working with someone skilled in income, capital gains, and estate tax reduction.

Pay your fair share. never more. Tax evasion is illegal.

Tax avoidance is LEGAL.

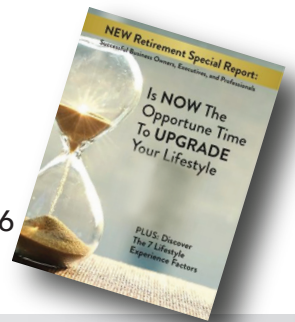
Chief Justice Learned Hand wrote, "Anyone may so arrange his affairs so that his taxes shall be as low as possible; he is not bound to choose that pattern which will best pay the Treasury; there is not even a patriotic duty to increase one's taxes."

Perhaps, ole' Ben Franklin was wrong. Maybe taxes—at least high ones—aren't inevitable after all!

Take the time TODAY to find out if you are over-paying.

and find out if you're good beyond the averages.

For a copy of our latest Special Report, contact us at 912.205.6996 or visit [www.coastaltaxcenters.com/retirement-special-report/](http://www.coastaltaxcenters.com/retirement-special-report/).



*Rick Wright is a Financial Educator, Author, Speaker and Retirement Planner, whom you have seen on or within CBS, NBC, ABC, Fox network affiliates, Wall Street Journal's Market Watch, Value Investing News, Pittsburg Post-Gazette, and among others. As the Co-Author of "Retire Abundantly" and creator of the Wright Discovery Process™, Rick has been interviewed by Tim Guidera on WTOG's Morning Break, quoted within the Savannah Morning News, and featured on the Bill Edwards Show on WKTS News Radio. As the Founder and President of Coastal Tax Centers, LLC, he and his team help successful business owners, senior executives and professionals reduce taxes and upgrade their lifestyle. They are committed to assisting their clients preserve, protect and pass on a lasting legacy.*