



Hello,

I've been a financial publisher now for more than 25 years, and I have never heard of this amazing retirement strategy until recently.

Even many tax advisors and accountants are in the dark about it.

I first learned about this source of **tax-free retirement income** from my colleague Bob Carlson, America's #1 retirement expert.

We were discussing a newspaper article about a billionaire investor who used a legal loophole to turn \$2,000 into \$5 billion in just 20 years.

You see, most sources of income, including retirement income, require you pay up to 46.5% of what you earn, or more, in federal and state income taxes.

That's also true of withdrawals from a 401(k), IRA, SEP, or a traditional pension.

That's a major shock to many new retirees!

When you're struggling to pay your bills in retirement, taxes take a HUGE bite.

Yet what I'm talking about is different.

And this billionaire investor knew it!

He used this [little-known loophole in the tax code](#) to virtually eliminate income taxes from his life.

Now he can collect \$10 million a month, if he wishes, and the IRS can't touch a penny of it.

In fact, it's forbidden for them to touch it.

This source of tax-free income is what some people call "shove it" money.

[Click here to find out more...](#)

Best wishes,

Roger Michalski
Publisher, Eagle Financial Publications

[Click Here Now to Learn More >>>](#)

Bob Carlson, one of America's top retirement experts trusted by CEOs and money managers, reveals...

How Smart Retirees Collect Tax-Free Income for Life!

**Using a Little-Known Strategy, a Group of
Investors Is Poised to Collect \$2,500 to
\$3,900 per Month Tax-Free for Life.**

Dear Friend,



This is Roger Michalski,
publisher of Eagle Financial
Publications.

Many retirees are shocked by
how much they still pay in taxes
once they stop working. When
my parents and their friends retired, they could
barely believe how difficult their finances were
due to taxes.

Depending on their situations, retirees can be
taxed on their:

- Company pensions
- 401(k) and IRA distributions
- Annuities
- Rental income
- Dividend and interest payments
- U.S. savings bonds and
- Social Security!

In fact, if retirees make too much money while retired, they can have their Social Security payments taxed – even though they paid into the fund all their lives!

The annual income threshold for when the IRS begins taxing Social Security benefits is only \$32,000 for a married couple!

Today, I want to share how investors can potentially sidestep ALL that!

Forever.

Say Hasta la Vista, Baby...to the IRS!

In fact, there is a way smart investors are able to collect **thousands of dollars per month for the rest of their lives – tax-free.**

That's right: I said tax-free.

They can get a check or wire transfer weekly or monthly...

And not pay a single dime in taxes on it.

Plus, this tax-free income source is 100% legal and approved by the IRS.

However, practically no one knows about it.



The government doesn't exactly advertise it.

Why would they? It's better for the government if investors put their hard-earned money into

investments or savings the government can tax the hell out of.

And here's the kicker: Sometimes older folks don't have enough money put away for retirement... yet this strategy can *still* produce thousands of dollars a month – and every penny collected is 100% tax-free.

Sound impossible?

Well, it's not.

I call this income-maximizing opportunity the **Tax-Free Income for Life Strategy™**.

Not everyone knows about it

But the few who do know are laughing all the way to the bank.

They're confident they won't have to pay tribute to the IRS on their monthly checks.

When I first heard about this little-known source of tax-free income, I almost fell over.

Few Experts Know About This Strategy, yet It's 100% Legitimate

I've been a financial publisher now for more than 20 years, and I didn't even know this was possible until recently.

Even many tax advisors and accountants are in the dark.



I first learned about this source of tax-free retirement income from my colleague Bob Carlson, America's #1 retirement expert.

We were discussing a newspaper article about a billionaire investor who knew all about the **Tax-Free Income for Life Strategy™**.

Thanks to the strategy, he was able to turn \$2,000 into \$5 *billion* in just 20 years.

The fact is, most sources of income, including retirement income, require people to pay federal

and state income taxes up to 46.5% or more of what is earned.

That's also true of withdrawals from a 401(k), IRA, SEP, or traditional pension.

That's a major shock to many new retirees.

When retirees are struggling to pay their bills in retirement, that's a HUGE bite.

Yet what I'm talking about is different.

And this billionaire investor knew it!

He used the little-known **Tax-Free Income for Life Strategy™** to virtually *eliminate* income taxes from his life.

Now he can collect \$10 *million* a month if he wishes, and the IRS can't touch a penny of it.

In fact, it's forbidden for them to touch it.

By law.

Regular retirees who know about the **Tax-Free Income for Life Strategy™** can do something

similar – collect thousands of dollars a month and not pay a red cent in taxes.

I know it sounds incredible, but it's 100% legitimate.

And no, this has nothing to do with tax-free municipal bonds or anything like that.

Imagine how liberating this could be!

While many Americans are paying 30% to 40% of their income because of MASSIVE taxes on their dividends, pension, even Social Security checks...

Some investors are able to collect sizable amounts due to the **Tax-Free Income for Life Strategy™** and not owe a single penny in taxes.

This source of tax-free income is what some people call “shove it” money.

That's because they can say shove it to the IRS and shove it to anyone who says they have to work.

(If they do work, it's because they *want* to, not because they *have* to.)

And It Can Work for Almost ANYONE...Employed or Even Retired

The **Tax-Free Income for Life Strategy™** can also work for people who have savings already stashed away in an IRA, 401(k), or SEP.

And it can work if they're self-employed, own their own businesses, or work as employees.

Plus, it works *particularly well* for older couples who sell their equity-rich homes and want to generate an income with the proceeds but are horrified about how much they'll have to pay in taxes.

What's more, as I said, the **Tax-Free Income for Life Strategy™** works *even for people who don't have any money set aside yet!*

Let me explain how it works.

Let's say a married couple found out about this amazing source of tax-free income when they were 55 and had zero dollars saved for retirement.

They had regular jobs with no pension and a side business that earned \$4,000 a month.

IRS rules only allowed them to save a maximum of \$7,000 per year (\$8,000 if over age 50) in an IRA or SEP – and this couple believes that this wouldn't be enough to retire on.

As a result, they might have been wracked with worry about their future and how they were going to make ends meet in retirement.

But not once they learned about the **Tax-Free Income for Life Strategy™**.

Using the strategy, they could legally put up to \$76,500 a year in a special type of account – or nearly TEN times what the IRS says can be contributed to an IRA or Roth.

This money can then grow tax-free, like an IRA on steroids.

Retirement in a Box: From Zero to \$2,500 a Month

Let's say this couple decided to put every extra dime they could come up with into the strategy for just five years.

Perhaps they used money from their side business, their jobs, proceeds from the sale of a boat they no longer used, or even a small inheritance they received.

As a result, they were able to save \$4,000 a month for five years.

Well, if the couple managed to do this and earned 10% annually on the account, which is roughly what stock index funds like SPY have done for the past 30 years, they would end up with \$322,349.

That may not sound like much when it comes to funding a retirement...

But get this: Because of the **Tax-Free Income for Life Strategy™**, this couple could begin collecting *regular checks* from the fund just five years after they started saving, beginning (in this example) at age 62.



With their money earning the same return as before, they could collect \$2,500 a month and *never run out of money – even if they both lived to be 95!*

And unlike Social Security checks, this money would *be tax-free forever* thanks to the **Tax-Free Income for Life Strategy™**.

As a result, that \$2,500 per month would be the equivalent of \$3,000 or even \$4,500 that was taxed.

(If they could only save \$2,000 per month, they could collect \$1,350 per month – like a second Social Security check – and never run out of money.)

And that's not the best part.

With the **Tax-Free Income for Life Strategy™**, this couple would even have money left over for kids or grandkids, depending on how long they lived and how much they were able to put away.

Now, what about a wealthy lawyer or professional who had a higher income but also hadn't saved very much for retirement?

It Works Even BETTER For High Earners!

High earners could legally put up to \$76,500 a year into a special account.

And unlike traditional savings programs, such as a Roth, there are no income limits for making

contributions to the **Tax-Free Income for Life Strategy™**.

By earning 10% a year, this money could grow into a whopping \$493,597 in five years – enough to generate a monthly income of \$3,900 tax-free for the rest of someone's life.

Plus, there could be up to \$674,000 left over to pass on to relatives or charities.

This Strategy Is a Fortress Protecting Wealth

And there's another reason investors take advantage of the **Tax-Free Income for Life Strategy™**.

That's because it not only protects them from current taxes...

But it also protects them from FUTURE tax increases!

The truth is, some experts believe that Congress will soon have no choice but to raise taxes, especially on the middle class.

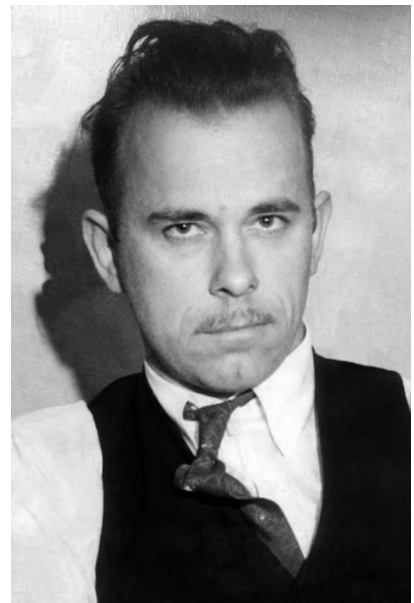
The U.S. government is currently \$33 *trillion* in debt.

Social Security's trust fund is scheduled to run dry in just ten years.

According to the U.S. government, Medicare is already on shaky ground and will only get worse as baby boomers age.

And the #1 place the government will go looking for more money is the life savings of retirees!

The bank robber John Dillinger famously said that he robbed banks because that's where the money is.



And the savings of America's retirees is where the money is – and government robbers know it!

There's an estimated *\$35 trillion* sitting in retirement accounts *right now*, waiting for greedy government bureaucrats to siphon it away.

Yet thanks to farsighted Republican legislators in the Clinton years, the law specifically *prohibits* the government from touching a single penny of the money collected through the **Tax-Free Income for Life Strategy™**.

It's sacrosanct – or at least as sacrosanct as anything associated with the government can be.

Congress will be much more likely to increase taxes on Social Security benefits – or on withdrawals from IRAs and 401(k)s – than they will on money in the **Tax-Free Income for Life Strategy™**.

That's because the government depends on people continuing to save money for their retirements.

Once they begin taxing money saved through the **Tax-Free Income for Life Strategy™**, that savings will come to a halt and add to the Social Security burdens the government already faces.

And here's the best news of all.

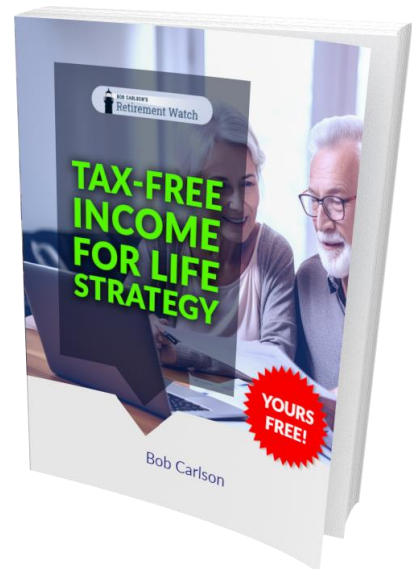
America's retirement expert Bob Carlson has prepared a brand-new special report all about this little-known but potentially lifesaving strategy.

It's called the **Tax-Free Income for Life Strategy™**.

This valuable special report is not available in any store, at any price.

It contains everything anyone needs to know about the **Tax-Free Income for Life Strategy™**, including:

- Why this strategy works for almost anyone, whether they are retired, employed, or self-employed...



- The single most important step someone can take, right now, to generate a tax-free income...
- The legal way to put up to \$76,500 into this strategy every year...
- Why the super-rich and the struggling can BOTH use this approach...
- How to use IRAs with this strategy...
- A loophole that lets someone turn a taxable 401(k) plan into tax-free income...
- And lots MORE.

To get a copy of the ***Tax-Free Income for Life Strategy™*** – simply accept a risk-free trial subscription to Bob Carlson’s invaluable retirement newsletter, ***Retirement Watch***.

BOB CARLSON'S
Retirement Watch

Believe me, **Retirement Watch** is the only publication of its kind published anywhere in the world.

It should be the #1 “go to” resource for anyone retired or thinking about retiring one day.

It’s edited by my friend and colleague Bob Carlson, who is a walking encyclopedia of retirement strategies and know-how.

After earning both a law degree and a graduate degree in accounting from the University of Virginia, Bob set out to revolutionize how Americans plan for and live in retirement.

He wanted to create a service that would help retirees and pre-retirees help themselves.

In 1991, Bob launched **Retirement Watch** with the help of his lovely wife. Together they’ve grown it into one of the most trusted sources of information and help for retirees and those about to retire.

Along the way, Bob became a senior contributor to Forbes.com as well as an author of three popular books: *The New Rules of Retirement*, *Personal Finance After 50 for Dummies* (with Eric Tyson), and *Invest Like a Fox... Not Like a Hedgehog*.

Bob also served as chairman of the board of trustees of the Fairfax (Virginia) County Employees Retirement System from 1995 to 2023, and was a trustee of the Virginia Retirement System, a \$42 billion pension fund, from 2000 to 2005.

The point is that Bob Carlson knows retirement inside and out.

His aim is to arm Americans with the most up-to-date information, strategies, and tactics to get the absolute most out of their retirement.

But don't simply take our word for it.

Here's what Bob Carlson's happy subscribers write to tell us...

Richard R., Marlton, NJ, says:

“The best, most useful financial advice newsletter that I get.”

Mark F., Poway, CA, adds:

“I’ve given Retirement Watch subscriptions as gifts to five different people, because it’s THAT good. Complex subjects that keep changing, and Bob gives it to us up front. Succinct steps, and action plans – no other newsletter does this. I take 40 different investment newsletters, and Retirement Watch is the first one I read every month.”

Sandy K., CFA, CFO, says:

“As a Wharton graduate, money manager, chief financial officer, and chartered financial analyst, I didn’t think I needed help in making investment choices and planning for my retirement. I was wrong. I have been a subscriber to Retirement Watch since 1997. I trust Bob Carlson completely and follow his

investment, tax, and planning advice personally.”

Paul M. of Arizona wrote to tell us:

“For anyone in retirement or about to start retirement (as is my case), I can’t imagine a better one-stop resource. Even when I email Bob with a question, he responds promptly and thoroughly. I have found such a level of personal service and guidance to be very rare in the world of financial newsletters that I have subscribed to over the years. Retirement Watch will be part of my retirement plan until I’m pushing up daisies!”

Todd W. of Glendora, CA, couldn’t be more thrilled:

“Retirement Watch is now my one and only investment guide.”

Plus, as part of this special offer, investors also get a SECOND gift, ***Securing Your Retirement Income.***

Secrets to Boosting Social Security Benefits by up to 76%!

Another way investors can increase income during retirement is to maximize Social Security benefits.

Before retirement, most people think Social Security won't be an important part of their retirement cash flow.

Yet 34% of current retirees estimate that Social Security provides 90% or more of their retirement income.

And for some American retirees, Social Security provides the only guaranteed lifetime income – that's a shame.

Clearly many people don't realize just how much flexibility they have and how much their choices affect the benefits they collect.

And retirees can substantially increase lifetime cash flow by making the right decisions about Social Security!

Also, the choices that will maximize income have changed over time. Last decade's rules of thumb are *not* ideal for today's retirees.



For example, a new study conducted by researchers at Johns Hopkins University found that only 4% of people start collecting Social Security benefits at the most advantageous time.

Most people begin taking benefits as soon as they can... at age 62.

Yet one study shows that America's retirees miss out on as much as \$3.4 *trillion* by claiming Social Security too early.

That's cash Uncle Sam gets to keep for himself.

And yet waiting until age 70 to collect a higher payment can also be the wrong move for many.

Recent studies suggest lifetime payouts are maximized if the lower-earning spouse begins taking his or her earned retirement benefits early, say when first eligible at age 62 – and then the higher-earning spouse waits until at least age 68 before taking benefits, preferably age 70.

Bob Carlson lays out all the details in another special report called ***Securing Your Retirement Income***.

It reveals:

- How to get up to 76% MORE from Social Security payments
- A simple way to collect a tax-free second income while delaying Social Security
- One simple move that can put an extra \$25,000 – or more – into



people's pockets, even if they're not married

- Why the traditional 4% annual retirement withdrawal rate is often completely wrong for people today... and what to do about it
- And lots MORE

The great thing about ***Securing Your Retirement Income*** is that Bob covers *everything* older people need to know, in detail.

If it's a topic that affects retirement finances... a new tax law, a legal Social Security loophole, or a brilliant way to pay for long-term care in the future...

Bob Carlson tells his readers all about it and spells out what the various options are.

Best of all, investors can get a copy of ***Securing Your Retirement Income*** right away along with

the **Tax-Free Income for Life Strategy™**– and start putting these strategies to use right away.

And as a THIRD gift, Bob will also send his special investing report revealing how...

The Planning Secrets of the Super-Rich Can Boost Income Even MORE!

One thing the wealthy do that many middle-class folks do not is... plan.

The truth is that estate planning and setting up the right legal structures for retirement finances can make a HUGE difference.



It can save literally hundreds of thousands of dollars in taxes... and help generate more income during retirement.

Many wealthy people set up special trusts that are designed to do two things: pass on their assets to their children or favorite charities in a simple, easy way... and provide them with a secure income for the rest of their lives.

In addition, estate planning ensures that retirees never pay too much to the government.

For example, Bob Carlson has one strategy he calls **The \$125,000 Solution: The Tax-Free Lifetime Income Stream.**

Since 1980, more than a million Americans have used this strategy to:

- Pay for living expenses...
- Pay off their home mortgages...
- Fund the retirement they deserve...
- Reduce their taxes...
- And MORE.

However, one million Americans who know about this strategy doesn't seem like nearly enough, especially when the current population of the U.S. is more than 300 million.

Then there's health care...

It's also a key component of retirement and estate planning.

If done properly, the right estate plan can save money while also helping retirees maintain access to quality health care throughout their lives.

This involves making sure they have the right kind of Medigap insurance, life insurance, and other proven strategies.

Plus, it's also possible to put together a plan to pay for long-term care in case someone needs it.

In fact, about 90% of retirees pay more out of pocket than they need to for their health and long-term care – and that means that, with proper planning, many investors won't have to!

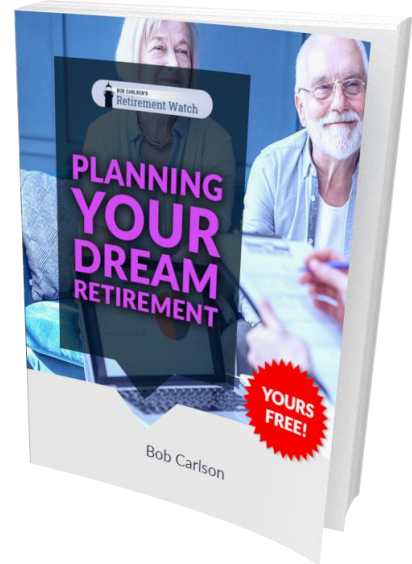
And it's all available inside this special investing report: ***Planning Your Dream Retirement.***

This invaluable guide cuts right to the chase and reveals strategies that can be used right away to increase retirement income.

In fact, it's a step-by-step guide that can help almost anyone become a better retirement investor.

This guide reveals:

- Three changes everyone should consider for their estate plan
- How to avoid practically outliving savings in retirement



- Mutual fund tax secrets that 99% of Americans know nothing about
- And more

Bottom line: Investors who respond today get not one but THREE valuable retirement guides... with strategies that smart retirees have used to generate **thousands of extra dollars a month tax-free.**

All we ask is that anyone interested try ***Retirement Watch*** with a money-back guarantee for 30 days.

Here's Everything the Membership Includes:



Monthly Newsletters: Every month a new issue of Bob Carlson's ***Retirement Watch*** is published, containing up to 16 pages packed with up-to-date information and simple solutions for making savings last during

retirement. It's a powerful, unbiased resource chock-full of practical strategies, how-to techniques, and planning worksheets.

Retirement Watch is also an easy read that helps many investors make more informed decisions on great opportunities without having to do all the research.



Weekly Journal Updates: Once a week, Bob provides an update on the latest economic, tax, and planning developments affecting retirement.

Called “Bob’s Journal,” this weekly mini-newsletter goes out midweek and has the latest information on breaking news for the retirement world.



Retirement Portfolios: Readers also have access to Bob Carlson's very latest "Easy Chair" investment portfolios, custom-designed for retirees. They are focused on *Income Growth, Balanced, Retirement Paycheck, True Diversification*, and *Sector* portfolios.

Bob created these in a personalized way so members can meet their individual goals for income and growth over the long term.



Live Teleconferences: There's not a single other retirement editor I know who takes the time and effort to host live calls. And our readers tell me it's one of the greatest perks of membership and the best bang for their retirement buck.

On these LIVE conference calls, callers get a chance to ask retirement questions directly while Bob updates everyone on the most

pressing retirement issues of the day, along with his five investment portfolios.

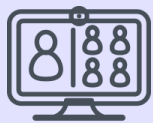
These teleconferences are free and one of our most popular member benefits. Subscribers just answer their phone and listen in. That's all there is to do!



Online Retirement Spending

Calculator: The first step in retirement planning is to estimate how much will be spent on living expenses, and the second is to estimate how much inflation will affect spending. This online calculator is comprehensive, making it hard to overlook expenses and underestimate the cost of retirement.

It also estimates inflation more precisely than other calculators, giving investors more accurate information.



Investing Master Class: From Bob's good friends at *Trusted Trading Institute*. The class reveals the seven pillars that help retirees manage their finances for investment success, three elements to increase trading results in surprising ways, how to better control long-term profitability... and more.

There is also a 30-45-minute one-on-one coaching session with one of their experts.



Solutions Database: *Retirement Watch* is unique in that it offers a database of articles about specific problems retirees and those about to retire typically face... along with specific solutions for each.

These include annuities, estate planning, grandkids, health, housing, insurance, IRAs, portfolios, taxes, and even scams.

In addition, Bob has provided contact lists, which he calls Member Extras, with links to providers of solutions he trusts – for such problems as college planning, Social Security, health, and more.



VIP Website Access: The best way to keep track of everything is on the **Retirement Watch** website.

RetirementWatch.com features the most recent newsletter issue, Bob's free special reports, a searchable archive of all past issues and reports, and many other membership perks.



Expert Retirement Staff: At **Retirement Watch**, Bob and his staff know that it's easy to make a mistake when it comes to securing retirement.

That's why he employs a full-time staff that can answer questions retirees and investors may have (sorry, no personalized financial advice).

Members who write to his team directly will get a written response within 48 hours, or they can call the toll-free help number provided.

Up to \$409 in Gifts and Savings With This Special Offer

To recap, investors who accept a 30-day trial right now, get a **FREE** copy of **Tax-Free Income for Life Strategy™**.

This is the strategy that lets smart investors start with ZERO money saved, and then collect up to \$3,900 a month in just five years, and never run out of money even if they live to be 95!

They'll also receive a 12-month subscription to **Retirement Watch** for the special low price of \$87.

In addition to the ***Tax-Free Income for Life Strategy™***, they get not one, but TWO special retirement guides:

- ***Securing Your Retirement Income***
- ***Planning Your Dream Retirement***

Each of these reports is valued at \$99 – that's a \$198 value.

And investors get all three of them if they agree to try out ***Retirement Watch*** for 30 days.

Normally, the price for a full 12 months of ***Retirement Watch*** is \$249. But, today, the price is just \$87 for that same one-year membership!

That's a whopping 69% (\$172) off the regular price AND it comes with all three special reports on top of that.



Here's the best part of this offer: Investors get to try out everything with the 30 day trial!

Check out Bob Carlson's **Retirement Watch** newsletter in detail before making a commitment.

Read all the special reports – and all the bonus reports available in the **Retirement Watch** online archive.

Check out all the recommendations in the five custom-designed investment portfolios.

Put the entire package through its paces for a full 30 days.

This offer is fully protected by our:

30 Day Money-Back Guarantee

If you accept this trial offer you must be 100% certain that the membership is right for you, or we will give you a complete and total refund – no questions asked.

Even if you decide **Retirement Watch** isn't for you within that first 30 days, you may KEEP everything discussed in this message FREE... as our gift for giving **Retirement Watch** a try.



What could be fairer than that?

So don't wait. Just click on the button below and go to our secure order page.

Best wishes,

Roger Michalski

Publisher, ***Eagle Financial Publications***



