



There are a lot of mixed reactions regarding the new tax reform bill. For better or worse, it will only have a definite amount of shelf life before it is changed again. Between rising health care expenses, the budget deficit, and everything in between, we are all going to be facing a large increase in the cost of maintaining our lifestyles during retirement.

Americans are living longer. A rising number of baby boomers are going to require long-term care and assisted living. It is estimated that by 2037, fifty seven million Americans will be caregivers for family members. The government is going to need more and more money for Social Security, Medicare, Medicaid, The Affordable Care Act, Homeland Security, Defense, Infrastructure and natural disasters.

Now, we would all be extremely naïve to believe that taxes are not going to be higher in the future. Higher taxes are going to be needed to fund all of the promises that the government has and continues to make. Now is the time to plan so you will not have to pay those taxes on your retirement funds. As it is, our discretionary money is decreasing dramatically and will continue to diminish.

Qualified retirement plans can become a real “tax trap.” We are deferring taxes by putting money into these plans, all while being in one of the lowest average tax brackets in history. As

## About Us

Blueprints For Tomorrow is a nationally recognized financial services company that specializes in business contingency/succession, key employee retention, and retirement planning.

We work directly with closely held businesses to create customized strategies and solutions to prepare for the unexpected. As a third-generation company with over 40 years in the industry, we have had the pleasure of serving over 3,000 business owners and their families across the country.

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a result, many people will be finding themselves paying much higher taxes when they withdraw the money at retirement.

How do we protect ourselves? **Pay your taxes on the seed, NOT the harvest.** Contact Blueprints For Tomorrow to learn more about how you can protect yourself.



## We Prepare Business Owners for the Unexpected

It takes a lifetime to build a business and it takes a moment for it to fall apart. All it takes is an unexpected death, an unforeseen illness, or a key personnel departure. Business owners must understand the possibilities, prepare for the risks, and plan for their continuity and succession. Protecting the business means protecting the families that depend on it. The financial stability is interconnected. We understand this because we live it ourselves. - **Founder, Nathan S. Sachs, CLU, ChFC, CFBS, CTP**