



**BLUEPRINTS**  
FOR TOMORROW®

# Redefining Retirement Planning

June 2018 Newsletter

## Social Security

The Wall Street Journal reported this month that Social Security costs will exceed its income this year for the first time since 1982. This will force the program to dip into its \$3 trillion trust fund to cover benefits. The trust fund will deplete in 2034, and Social Security will no longer be able to pay full scheduled benefits at this rate.

## Defined Benefit Pension Plans

When I graduated from college in 1977, I went to work for a big corporation (as did many of my classmates). The HR Department sat me down and impressed upon me the virtues of the company's Defined Benefit Pension Plan. If I stayed with the company until retirement, their plan would have provided me predictable retirement income for the rest of my life. The risk of sufficiently funding the plan fell on my employer. They had an obligation each year to fund it. This plan, coupled with Social Security, was supposed to be all that I would need for retirement income.

Within a few short years, the company did away with the plan and switched to a Defined Contribution Plan via a 401(k). Now all of the financial risk was on me. Due to market fluctuations, the predictable retirement income that I had been counting on was no longer available.

## 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.

[blueprintsfortomorrow.com](http://blueprintsfortomorrow.com)  
9332 E. Raintree Dr., Suite 110  
Scottsdale, Arizona 85260

[info@blueprintsfortomorrow.com](mailto:info@blueprintsfortomorrow.com)  
Local: 480.596.1525  
Toll-free: 800.845.9091



## 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**



## Private Pension Plans

Where do we go from here? How can we make sure that we once again have predictable income for retirement? Fortunately, there are affordable and reliable plans that can replicate all of those benefits that we enjoyed prior to the 1980's when we lived in the Defined Benefit Era.

Today, in the Defined Contribution Era, there is a new solution. Blueprints For Tomorrow specializes in designing and implementing what we call **Private Pension Plans**. These plans serve as wealth accumulation vehicles that provide our clients with stability, income, and tax efficiency by reducing market exposure and increasing income and principal security.

Let's talk.

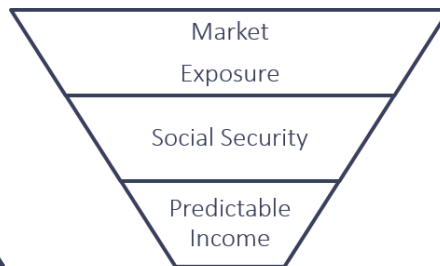
### Old Era



**Stability and income was at the core**

- ✓ Predictable lifetime income
- ✓ Inflation protection
- ✓ Minimal market exposure

### New Era



**Volatility and risk makes up the core**

- x Market dependent returns
- x Sequence of returns risk
- x Longevity and behavioral risk

### Best Era



**Stability and income is at the core**

- ✓ Principal and tax protection
- ✓ Stable and rising income
- ✓ Increased risk and tax efficiency

## 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**