

Retirement TODAY



FREE LUNCH SEMINAR

Retirement and Estate Planning
on August 8th or August 9th
at Celebrity Restaurant
at 11:30am
30 seats only

www.freefoodseminars.com 888-267-4863

Protecting your legacy with proven estate planning techniques

Advertorial commentary:

The Raw Truth: Long-Term Care Payment CRISIS

New free lunch seminar exposes how to protect assets and qualify for state and federal benefits to cover long-term care costs

Seven in 10 retirees need some form of assisted living. That's shocking, but even more extreme than that is this: A retired married couple's chances of one spouse needing some form of assisted living or nursing home care is 91%!

My name is Khris Bryan and I founded Anchor Financial Group along with my business partner Phil Pickle with a very specific goal in mind. We work with Independent Attorneys to help people position their assets so that they can qualify for all state and federal benefits to cover nearly all of their long-term care bills.

Plus, if possible, we help to arrange an income they can never outlive while protecting their principal from market downturns for their spouse or children.

The benefits are literally sitting there, but due to lack of a solid, safe, and secure plan, many people are simply denied. They end up having to pay 100% of the cost of their own long term care out of their pocket.

This quite literally forces all their money to go to this huge cost – as much as \$6,000 per month – and takes it out of the hands of a spouse or children.

The false sense of security

So many people we meet think they have done their planning and that they are set. Then, it's discovered that someone along the way has recommended they get a revocable trust so that their estate avoids Probate.

In the opinion of the attorneys we work with, in Oklahoma, a revocable trust is not necessary to avoid probate. Here is what that means. If either the husband or wife dies and both names are on the deed, the house automatically avoids probate. If the IRA or 401k has the spouse as the beneficiary, that avoids probate. If spouse dies and the checking and savings accounts have the spouses name on it, then those avoid probate. And the vehicles avoid probate in Oklahoma by simply taking the death certificate to the DMV and it is transferred easily, avoiding probate.

So, in the end what did the revocable trust do? Nothing.

But it actually gets worse. When faced with entering an assisted living or nursing home facility, the facility will ask if you have a trust and according to the attorneys we work with, you will have to say yes. You must answer this way because you are likely the grantor and/or trustee of your revocable trust. Because this is true, the facility will simply tell you to open up that trust and begin paying for your care using that money.

There is a better way. We have developed a way to literally protect up to 100% of your assets. We can do this in a way that allows you to answer "no" when asked if you own a trust. Then, you will meet the criteria for the federal and state benefits that can cover all of your long-term care costs. Except for a very small out of pocket expense based on income not assets.

Plus, depending on your service to this great country, you may qualify for up to

\$2,126 per month tax free for life.

In the end, we have built Anchor Financial Group to protect you and your family from the huge amount of rules and regulations that very often penalize and deny people benefits. We help you get what you deserve so that you can protect and pass on what you have worked so hard for.

The right professional

In our opinion, it's sad. Many people go through their entire lives not knowing there are very safe, proven, and shockingly simple steps they can take to add significant protection against losing money, but they never ask the right questions. They rely on the wrong specialist. If you unfortunately had a brain injury, you would seek a neurologist, not a general M.D. The same is true when it comes to financial strategies.

They may have had the same financial "advisor" for the past 20 years and are afraid to change.

But, you must consider change. That advisor was the absolute right choice during your "accumulation phase" of your life, but now that you are retired, a completely different set of asset protection strategies must be used. And, in our experience, there are no other professionals that know how to get the kind of results we do for our clients.

Our exclusive seminars make you aware of the options you have so you can avoid being taken advantage of by a system that feels like it's rigged against you. We give you the power and control to protect yourself, family, and lifestyle.

Free lunch

Many professionals in this field offer you a "free report" or some other type of giveaway. We're not going to do that. Instead, we're simply going to invite you to the all-new free lunch seminar that we are presenting in cooperation with a local independent attorney.

It's free. There is no selling of any kind. No specific products or solutions will be mentioned. We do not allow it. We will simply be providing a very current, live-presentation on the current state of retirement and estate planning.

Then, at the conclusion of the seminar, if you've heard information that sounds good to you and you want to know more about exactly what it would mean for you and your family, you'll have the chance to sign up for a one-on-one meeting at our offices. Keep in mind that even at that meeting, we will not ask for any personal information. No account numbers, no social security numbers, nothing like that. We will simply ask general questions to determine what solutions might be the best fit for your situation.

You are under no obligation at all. We simply feel very strongly that this information that MUST be shared.

In the end, we have saved millions for our clients.

Now, you're invited to one of our seminars to discover what this means for you and your family.



■ Khris Bryan and Phil Pickle, Managing Partners of Anchor Financial Group based in Tulsa, Oklahoma. With solutions designed to provide income for life or to provide maximum distribution to spouse and children, learning from them at the free lunch seminar will help you to protect up to 100% of your assets and ensure that you qualify for every state and federal benefit you deserve. There is a strict limit of just 30 seats at the restaurant, so be sure to call and reserve your seat(s) today, call 888-267-4863 or go to www.freefoodseminars.com and click on Oklahoma.

New free lunch seminar exposes 6 secrets you must know in retirement

Local expert reveals safe, proven strategies that can protect up to 100% of assets from estate recovery while maintaining qualification for all state and federal benefits that can completely cover the costs of long-term care

Readers invited to get free information during new live presentation on August 8th or August 9th at Celebrity Restaurant at 11:30am

(Oklahoma) – "We're going to pull the curtain back" said Khris Bryan and Phil Pickle, Managing Partners of Anchor Financial Group. "We're going to show you how surprisingly simple it is to put a plan together that protects up to 100% of your assets, allows you to maintain control up to and beyond the grave, eliminate virtually all risk, and protects your family" they added.

What follows is a list of the 6 secrets to creating a solid, safe, and secure retirement plan. When you attend the free lunch seminar, you'll learn more detail surrounding these secrets:

1. Eliminate market losses:

At 70 or older, there is no reason to be in a position where any of your investments could lose money. So, if you transition to an insurance retirement product that protects your principal from market losses, it could be a stress-free way to feel secure and provide income. You'll get a portion of the upside gains without ever feeling the pain of a market loss. If the stock market takes a tumble you'll never lose anything.

2. Eliminate Social Security tax on benefits: Did you know that the government can tax up to 85% of your Social Security benefit check? We know how to restrict that so that you get much more of the check that is due to you.

3. Generate income for life: There are many solutions that could generate payments to you for as long as you live. When combined with other forms of income during retirement such as Social Security or pensions, it is certainly possible to maintain the standard of living you want as long as you live. You may never have to worry about money ever again.

4. Learn from the local attorney the secret to protecting up to 100% of your assets from the 5-year look back and estate recovery: Here we discover that most people are NOT protected. They have taken "advice" from someone and have purchased a "Revocable" trust thinking it will make certain their estate avoids probate. Ask the local attorney if a revocable trust is even needed to avoid probate. In fact,

according to the attorneys we work with, having this kind of trust may give you a false sense of protection. When it comes time to enter a facility for long-term care, it normally provides no protection for your assets. You will have to spend what you have before you will qualify for any benefits from the state or federal government. We know how to stop this from happening. The attorneys normally use an Asset Preservation Trust. When done correctly, it can protect your home, your checking, savings, mutual funds, and nearly all your assets and then allow you to qualify for the combination benefits that can cover your long-term care. The key is, we know how to keep you in control of your assets. It's safe, proven, and we're experts at it.

5. US Military Veterans can get tax-free money for life: As part of your income plan, if you served in a qualifying war and meet the criteria, you could receive up to \$2,190 per month tax-free for life. This little known benefit is funded by the federal government with \$5Billion each year and only about

5% of those eligible even apply for it. There are only 421 non-attorney VA Accredited Claims Agents in the country. Our office has access to 3 of them plus 2 VA accredited claims attorneys. To date, they have had over \$7.83M paid to veterans.

6. Qualify for all state and federal combination benefits that can pay for assisted living or nursing home costs: Did you know that 7 in 10 people will need some form of long-term care in their lifetime? While you may think that it won't happen to you, are you willing to take that chance? Think about the things you actually already buy insurance for that are far LESS likely to happen. For example, you have a 1 in 645 chance of an auto accident, yet you pay for car insurance every month. There is a 1 in 286 chance that your home will catch fire. There is a 1 in 214 chance of your home being broken into but you carry insurance for that as well. But for a 7 in 10 chance that you may need long term care, you may not be protected yet - attend one of the free seminars below.

ALL NEW UPDATED

Retirement and Estate Planning

FREE LUNCH SEMINAR

3109 S Yale Avenue
Tulsa, Oklahoma 74135
Wednesday, Aug. 8th
11:30am



3109 S Yale Avenue
Tulsa, Oklahoma 74135
Thursday, Aug. 9th
11:30am

The seminar and the lunch are free, but because of a strict limit of 30 attendees, call or go online now to reserve your seat(s)

Call 888-267-4863

Or go to www.freefoodseminars.com to reserve your seat(s)

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