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JIM: Welcome everybody. I’m really excited today for the guest that we have. Today, we have Sandy Botkin who is an attorney and a CPA and is Chief Executive Officer and principal lecturer of the Tax Reduction Institute based in Washington, DC. He’s a trainer of former IRS attorneys as well as the author of the book, Lower Your Taxes – Big Time and Achieve Financial Freedom – Big Time. Welcome, Sandy Botkin. It’s so great to have you back again.

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SANDY BOTKIN: It is a pleasure to be on Real Wealth Podcast again. I’m very, very honored.

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JIM: Let’s start out with the focus it seems of your career has been how to reduce people’s taxes. What created that passion to get out in the public circuit and train all these people on how to pay less in their taxes?

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SANDY BOTKIN: Well, you know, it’s interesting. When I was with IRS, I realized people were way overpaying their taxes. I wasn’t the only one who noticed this. I mean recently, in fact, John Potter of the American Institute of CPAs said the same thing, but the thing that really got me was my parents. They were one of the larger antique dealers in North American and, despite having a pretty good business, they never took any major trips or bought expensive cars or anything like that. Well, one day, I examined my father’s tax return or my parent’s tax return and, despite being prepared by one of the more notable CPAs in Long Island, we filed amended returns to get back $12,000. It was the first vacation that my parents ever took outside of the country and, a couple years later, my mother coincidentally died of lung cancer so I decided to quit my job with the government and start up my company called the Tax Reduction Institute to show people how they can reduce their taxes and, at the same time, bulletproof their records. Most people don’t realize that you can actually increase your deductions and reduce your chance of audit at the same time, which is a very strange concept for them to accept.

1:48

JIM: Sometimes, I hear people where they almost feel guilty or dirty trying to do some of this stuff and I remember there was a Chief Justice Hand who made a quote, and I’m paraphrasing what it was, that it’s basically everybody’s patriotic duty to pay the least amount of taxes that they legally can pay because all these deductions are what Congress has put in place as incentives for people to take action that is good for the country. Would you agree with that, Sandy?

2:14

SANDY BOTKIN: Oh, absolutely. Arthur Godfrey once said he’s proud to be an American and pay taxes. The problem is he could be just as proud at half the price and my feeling is that the IRS themselves says that tax planning is an appropriate endeavor. They say this in their publications that they give people. The key is not to cheat but the key is to maximize your deductions that are legal, moral, and ethical. That is the key that I work on and that’s the key that everybody else should work on. This is something I see all the time. I’m sure you see this in your financial planning practice. You have two people living in the same neighbor, making about the same income. One can live like a king, pays for his kids’ college education, they have no debt. The other can’t seem to make ends meet on the same income. Why? One plugged their tax holes, one didn’t. People have to understand taxes are the number one expense in North America. It exceeds what you pay for food, clothing, transportation, and housing combined.

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JIM: And I know you’ve said it last time we had you on that only 4% of people entering retirement age 65 retire with the same standard of living that they had before they retired. Is that the reason, taxes?

3:22

SANDY BOTKIN: That’s certainly one of the big reasons. It is just shocking that 96%, there was a study done on this, by the way, I think by one of the major universities, 96% of people who reach age 66 have to either reduce their standard of living, continue working, or live on some form of charity, but here’s my point. If taxes are the number one expense in North America and we can get those down legally, morally, and ethically, do you think maybe we can make most of your clients in that top 4%?

3:50

JIM: I’ll tell you, the focus of my practice, and I’ve been doing this for about 30 years, has been just how to legally reduce taxes and, if you do that, it’s all about cash flow in retirement so if you can stop that outflow of unnecessary money because, let’s face it, once it goes to taxes, it’s gone forever. You can never get it back, unless, of course, you amend in the first three years but, for the most part, once it’s gone, it’s gone.

4:12

SANDY BOTKIN: You know, to give you a good illustration of that, I think it was a slide prepared by Donald Trump and he asked himself an interesting question. If I start off with $1 and my equity doubles every single year, so I don’t have to pay taxes on it, I’m just getting a doubling in equity. How long would that dollar take to be $1 million? So, at $1, at the end of one year is $2, $2 at the end of two years is $4. Well, if you run the numbers, it actually takes 20 years. By the end of 20 years, it’s worth $1,048,000. Now, watch this. Let’s compare this. Same numbers, start off with $1. Your money doubles every year and you do the same 20 years, so nothing is changing except that you now pay 35% on the gain every single year. Now, when you consider federal, state, social security, capital gains, all the other taxes, 35% is not that high, so $1 doubled is not $2, it’s $1.55. Well, when you run the numbers, you’ll find at the end of 20 years, and this absolutely shocks people when I run these numbers, instead of being worth $1,048,000, it’s something like $22,470. I ask people what’s the reason and the answer is compounding. You’re losing the interest on the money that you’re paying the government. Albert Einstein is attributed with saying that compound interest is the eighth wonder of the world. It can work for you by getting our taxes down to the legal minimum or it can work against you by overpaying your taxes and I think Albert Einstein was a pretty smart cookie if you were to follow his advice.

5:27

JIM: You talk about the government having two tax systems. What do you mean by that?

5:31

SANDY BOTKIN: A lot of people don’t realize this. There’s this big movement for tax reform because they feel that there’s something that benefits for the rich here. What’s interesting is we really do have two tax systems but not one for rich and one for poor. People think that’s the case. That is not true. There’s one to make you rich and there’s one to make you poor. The one to make you poor is the one designed for totally employees, people who are solely employees and nothing else because you are taxed on dollar one. You don’t get as many deductions as you think you get and, if you do get an employee business expense, as you know, it’s got to exceed a threshold. However, if you are self-employed, that’s the one to make you rich and that applies whether you’re fulltime or part-time because, if you’re self-employed and you’re running a business like a business, you could write off everything that an employee gets to write off plus you can write off part of your house, your spouse, the equivalent of your kids’ education and weddings, I’m not exaggerating when I say that, by the way. You can set up a pension plan that makes any government plan look small by comparison. The tax benefits of being in business are absolutely enormous and you might wonder why does the government do this. The answer is very simple. Jobs. Small business creates over 70% of the job growth in North American. For example, let’s take Apple Computer. Apple Computer didn’t start off with 50,000 employees. It started off out of Steve Wozniak and Steve Jobs garage, and you can look that up if you don’t believe me. Amazon didn’t start big. It started out of Jeff Bezos garage. The government knows that by subsiding small business, they are creating a lot of the job growth in North America and that’s why they pass these good tax laws for business.

7:02

JIM: Another thing is, before we started the interview, you talked about how many people aren’t even taking advantage of the 401(k) match so just for those of you that are employees out there, because you don’t have that many opportunities for tax deductions, it’s all that more important that you realize what deductions are there and what was that you said, you quoted some study that talked about that, that people aren’t taking advantage of that.

7:24

SANDY BOTKIN: Yeah, it was absolutely startling. When I was writing my book, Achieve Financial Freedom – Big Time, I did some research and I found that almost 50% of the people who have 401(k)s with matching contributions by their employers don’t take full advantage of that matching contribution. In fact, most of them don’t take advantage of it at all. They don’t make any contribution. It’s absolutely unbelievable that people walk away from that. I mean it’s free money for crying out loud. That’s the one thing that everyone should do as an employee. If you have matching contribution, you should absolutely take advantage of that 401(k) to the fullest extent and, by the way, here’s a little tip. You can also contribute, if you make under a certain income, to a Roth IRA in addition to a 401(k) so you can contribute the 401(k) and have a Roth IRA in addition.

8:06

JIM: When I heard that from you, it’s just kind of shocking. I look at a lot of clients, especially those that are empty nesters and they’re in the final stretch toward retirement and, if those folks aren’t taking advantage of it, I find I’m in a small market area and I deal with a lot of mom and pops. Most of them are in a 25% bracket and I find most of my clients don’t even understand how the brackets work. When they retire, they’re going to be in a 15% bracket so, if you take the deduction of 25 and draw it out at 15 or less, that math always works out to your favor and you really need to understand the brackets, don’t you?

8:42

SANDY BOTKIN: Oh, absolutely. Even better, when you have a Roth IRA, a Roth 401(k), you don’t pay taxes at all on the money. It’s completely tax-free and, with the deficit being at $18 trillion and going up and up and up, you heard it from me, they’re going to have to raise tax rates. They’re going to have to do it in some way or another so having tax-free income for the rest of your life is a really good deal and that’s something you should consider. I do want to emphasize this. Retirement planning is a huge, huge deal. Too many people compromise their retirement by taking money out of their retirement to pay for their kids’ education or compromising it in other ways and I will tell you this. Someone who has reached his 60s, retirement comes real quickly. People don’t realize how fast it hits you. It really does and that’s one thing that should not be compromised and people should be putting away money every single year for it.

9:27

JIM: Probably the biggest asset most people have is time and you talk about Albert Einstein, the power of compounding. Well, if you don’t give yourself a lot of time for compounding because you start at 60 years old to save for retirement, there’s not going to be a lot there.

9:39

SANDY BOTKIN: That’s absolutely right.

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JIM: You talk about the concept of redirecting taxes. What does that mean?

9:45

SANDY BOTKIN: Well, as I mentioned, we have two tax systems in this country, one for self-employed and one for employees, and they’ve got different rules. By the way, if you’re self-employed and you don’t know the rules, you’re as bad as the employee. You’re back in the employee problem. Let me give you a good example of this. Mary is someone I know, okay. She has a bunch of expenses. Let’s say cellphone expense. Well, that’s normally not deductible as an employee. She might also have rent, which she’s not deducting as an employee. If she pays interest, that’s deductible only as an itemized deduction. She might drive to work every day. She has, you know, gas, oil, insurance. Not deductible as an employee. She probably likes to eat out a lot. That’s not deductible. She likes to have fun, maybe go to movies, plays. Not deductible as an employee. But, if Mary has a part-time or fulltime business, now, portions of those same exact expenses could become deductible. Same money she’s spending but, now, part of it can become deductible. I call this redirected spending because, here, you’re taking advantage of money that’s totally nondeductible and now making it partially deductible by having a business.

10:47

JIM: I see a lot of people do the same thing, even on an individual basis where they might be prepaying a mortgage, for example, because they just want to get the mortgage paid off. A couple in yesterday, they had 2.75% was their interest rate on their mortgage but, yet, they had not been putting any money into their retirement and they were in a combined state and federal rate of 31% so, instead of prepaying that mortgage, which saves them 2.75% in interest, they could have been putting into a retirement plan and saving 31% in taxes.

11:20

SANDY BOTKIN: Oh, even better. Even better than that, there are companies like some of the oil companies and some of the others that are paying 4%, 5%, and 6% dividends. Why would you want to prepay something at 2.5% when you can get 5% and 6%? That doesn’t make any sense.

11:31

JIM: Yeah, and that’s just something you’ve got to look at. Just understanding where you’re at and paying attention to some of those details. Hey, we’re going to take a short break. When we come back, let’s talk about some of the other deductions. You talk a lot about some of the benefits that business owners can have. We can maybe talk about some of the benefits for people that aren’t in business for themselves. You just don’t want to miss the opportunities that are out there so please stay tuned.

11:52

BREAK

12:21

JIM: Welcome back as we continue to visit with CPA and attorney Sandy Botkin and, more importantly, you’ve made it your life’s work and passion to educate people on how to pay the least amount legally in their taxes. Before the break, we were talking about some of the problems affiliated with people that maybe don’t take the time to get educated or don’t seek advice on how to reduce their tax burden and you had talked about business owners really have the upper hand when it comes to saving on taxes. What are some of the areas that business owners can look at that you see overlooked a lot of times?

12:55

SANDY BOTKIN: Oh, there’s tremendous amounts. For example, there’s something called associated entertaining. When I probably say that, most people look at me like I have three heads and this is in the Internal Revenue Code. If you write down the word associated payment, put an equal sign, you write down the word fun, so we don’t need better tax laws, we have great tax laws, we just need better explanations. This is where you’re writing off your fun, your movies, your plays, your golf. IRS says, and this is not Sandy Botkin talking, that you can write off 50% of your fun as well as 50% of your friend’s fun if you talk business within the same 24 hour day as the fun. Does that give you enough time? So, let’s take an example. Let’s say I were to go out and talk business with you over lunch and I say well, you know, it’s such a beautiful day, we just need to go play golf, and you might say okay, I’m going. You might have a 300 handicap but you’re going. Is that talking business within the same 24 hours? Here, we talked business over lunch and then we go play golf. Yes. The key, the problem is who has the burden of proof of showing that we talked business within the same 24 hours and the answer we do and how do we do it, how do we bulletproof this from the government? The answer is very simple. You must have a good tax tracker that has all the tax questions the IRS requires. In this case, for fun, you have to have something triggering you to write down the six elements of substantiation, who, what type of entertainment was it, where, when, how much, and those basic things.

14:13

JIM: What are some of the other areas that people are missing?

14:16

SANDY BOTKIN: A good example would be charity. Very overlooked. The IRS gives you 14 cents a mile for charity use of your car. I have a friend of mine who’s on a church choir. Every time he goes to choir practice, he should be claiming 14 cents a mile. Do you think he is? No. In my neighborhood, a lot of moms drive their daughters to sell Girl Scout cookies. They’ll come to my house because they know I like Samoa’s and those moms should be tracking their mileage because they could be claiming 14 cents a mile. How would you like to bet that 99% or more are not doing that and there’s a lot of little things with charity. For example, if you give a cake to a church or a synagogue sale, for example, the ingredients you’re spending on the cake are fully deductible. Any out-of-pocket expenses you’re paying on behalf of the charity, it’s fully tax-deductible. These are types of things that people are missing. Energy credits, all kinds of energy credits of putting in storm windows and storm doors and more efficient hot water heaters and things like this that people could be taking and using. In fact, that was just put into the tax code for 2015 and 2016. If you’re in business, you can now elect to write off $500,000 of equipment and, not just equipment, but if you buy a qualified truck, you can write off the entire business use of that truck if it’s used in business. If it’s an SUV, you can write off up to $25,000 plus you get bonus depreciation on the SUV, which effectively means you can write off about 805 of the SUV in the first year, so there’s a whole bunch of things you can do. I mean, food inventory. Let’s say you’re a network marketer. You have items like nutritional bars and things like this that you sell. If you want to donate that to charity, you can take a deduction on 50% of the appreciation, the difference in what you pay and what the fair market value is. Take a deduction for that. There are many, many things available to you. Learning about them, knowing about them becomes critical. If you don’t know about it, you won’t do it. You don’t know what you don’t know.

16:00

JIM: One question is that you should be asking yourself, is your tax preparer just a preparer or is he a counselor and planner, because if you’re not getting this advice, you’re missing the boat on a lot of things. One thing is I hear a lot of people say, well, geez, I think that’s going to raise a red flag and that’s going to raise a red flag, and sometimes their tax preparers, rather than going the extra mile and taking the time to find these deductions for people just say, well, you know, that’s a little aggressive, that’s going to raise a red flag. First of all, let’s talk about, number one, is there some truth to the red flags and is there really a big risk to being audited if you’re a business owner and take advantage of all those deductions?

16:42

SANDY BOTKIN: Well, first of all, I want to emphasize something here. There is absolutely no such thing as a red flag and I’m going to surprise a lot of people. There is nothing published that says this is a red flag. We accountants are really very lucky as professionals. If we don’t know the answer to something or we’re not sure about something, we simply say red flag and everybody thinks we’re so smart. It’s absolutely incredible. Aren’t we lucky? There is no such thing as a red flag. I want to make that very clear. Now, number two, there are some things that might slightly increase your chance of audit. For example, when you claim a home office that slightly increases but when I say slightly, I’m not kidding. I have a friend of mine who did a study of people who claimed a home office versus those that don’t and he found that basically the chances of audit was almost the same. It was like just a couple percentage difference. That’s not even a major red flag. The key, the only red flags I can really think of, if you want to call it a red flag, are things that are really obvious. For example, you don’t report your income that gets sent to the IRA, all those 1099s that get sent to the IRA. If our tax return doesn’t match what gets sent to them, yes, that’s going to call attention to yourself. If you don’t sign your tax return that’s a big deal. That’s going to call attention to yourself so there are some things. If they can’t read the return, that’s going to cause attention to yourself. You leave out certain forms that you’re supposed to submit with the IRA’s return that’s going to cause attention to yourself. But, surprisingly, increasing your deductions from year-to-year does not cause you to increase your chance of an audit. What’s very interesting is the IRS does not track your deductions from year-to-year. That’s the most important thing.

18:12

JIM: We’re saving the best for last and I know there’s a lot of opportunities for people to save on their taxes. The big thing is you work with a competent team that is really looking out for your best interest and it involves working not just with your CPA but working with your financial advisors. When you have tools like the IRAs, the 401(k)s, lots of tax benefits that, as you mentioned earlier, people are just leaving it on the table. Let’s talk about you created a tool with some pretty smart people to make tracking this so easy. I know a lot of people just give up because it’s just too much work to track that mileage and what difference does it make anyway. It’s probably not that much. Well, a lot of people, when I get them on the path of keeping track of their deductible expenses, maybe it only saves them $300 a year in taxes or $500 a year or $1000 a year in taxes. Well, with compound interest, if that money is in your pocket growing toward retirement, it can make a significant difference over time. Talk a little bit about the tool that you created to help people make it so easy to keep track of these expenses.

19:15

SANDY BOTKIN: Sure, but I do want to emphasize, when you save $1000 or $2000 in taxes, that’s better than earning $1000 or $2000. This is after-tax money so it’s actually better than earning it.

19:23

JIM: Great point.

19:24

SANDY BOTKIN: Much better, in fact. Among us CPAs, everything is cheaper if you get a deduction, cha, cha, cha, and it’s a lot cheaper. Now, first of all, the tool that we created, something called Taxbot. Taxbot is an expenses tracking application for smartphones. We created it because people didn’t know how to create and what kind of deductions. They found it too hard so I wanted something simple. A lot of people don’t realize I don’t like documenting any more than anybody else does. I really don’t. I do it because it saves me a tremendous amount of money but, do I like it? No. It’s like going to the dentist and having my teeth pulled but, if it’s something that’s simple, easy, and fast, I’ll do it. I designed Taxbot for me because I wanted something simple, easy, and fast. It has three buttons, all right, one of which is automatic. You don’t even turn it on. The first button is for mileage. Taxbot has an automatic mileage tracker with its integrated GPS system. Now, what that means is let’s say you start driving to an appointment. Automatically, you don’t turn this on unless you want to. There’s a manual mode where you can turn it on and off but let’s assume you start driving to an appointment. Taxbot turns itself on. The minute you go to your appointment and you stop over a period of time, it’s like I think its three minutes or five minutes, Taxbot shuts itself off so it saves you the juice because it is integrated with GPS, and it will automatically put in all of the things the IRS requires. It will give you the beginning address, you don’t type it, ending address automatically, mileage automatically, date automatically. All you click on when you get there is whether it’s business or personal. Taxbot will save the information, go to the web, and then when you get home that evening, go to Taxbot’s website, or you can do this on your phone if you want, and put in the explanation and that’s all you have to do. That’s very important. You’ve got to have all of those things, the explanation, which is missing, by the way, from other mileage trackers. There’s a lot of mileage trackers out there that are very famous but they’re not necessarily compliant because they don’t have the explanation or they don’t have the address or they don’t have the mileage, beginning and ending odometer reading, so there’s certain things they don’t have that Taxbot has. The second thing Taxbot has is an integrated camera for receipts so you don’t have to keep all those receipts anymore, which is great. You just take a picture, quick save, everything goes to the web. If you lose your phone or you buy a new phone, don’t worry about it because it’s all saved on the web. The third thing, it has income tracker now so it keeps track of your income as well. The fourth thing, it has an expense tracker. What it does is let’s assume you’re going to go out to lunch with someone. Now, one of the big problems is people don’t necessarily know what the IRS wants for bulletproofing the expenses. With Taxbot, you click on an expense. There, you will get a whole category of expenses, all of which, by the way, are editable and customizable. If I left out a category, you can add one if you want. One of the categories happens to be meals. I click on meals. The minute you do that all of the tax questions that IRS requires for who, what, when, where, why, and how much pop up so that if you type it in your smartphone and then click save and you have it all stored on the web, which is really good, and that’s true for every deduction that you have. It will put in the right questions.

22:22

JIM: So that eliminates the shoebox and then, when you go into your accounts, what happens, because you just have a report and it’s ready to go.

22:30

SANDY BOTKIN: Right. We have developed these absolute audit proof reports, bulletproof reports that are fantastic. You go on Taxbot, you go the report module. There are other ways to do it but that’s the easiest and best way. By going to the reports, just click on the link for reports, you can download it to your hard drive and then email it to your accountant. You can download it to a memory stick and give it to your accountant. You can generate graphs so you can use Taxbot as a budget tool. It will show you what you’re spending in every category. The report module is terrific. My accountant who does my tax return, I don’t even do my own tax returns, said it’s the best documentation he’s ever seen in his life. If you get audited, you can download the documentation with all the pictures attached, pictures of receipts that are attached to the documentation, so it’s absolutely bulletproof.

23:13

JIM: Well, Sandy, I’ve got to say, we had you on last year and we’ve had a lot of people take advantage of it, and I appreciate the fact you guys have been gracious enough for our listeners. Basically, it’s 50% off. You normally charge $19.95 a month. People are able to get it through Real Wealth at $9.95 and all they’ve got to do is go to resources, click the tax box, and take advantage of it. I normally don’t do commercials on this program but I am so passionate about people understanding how to reduce their taxes and it’s so intuitive, I’ve become a big believer in it so I think a lot of people are going to be helped by it. One last thing is we talked about all of the business expenses but, earlier in the show, you talked about even tracking like charitable deductions so this makes it really easy for that so if they’re doing a baked sale, they take a picture of the receipts and the ingredients and they start tracking the mileage when they’re taking their kids out selling Girl Scout cookies. Anytime you’re doing something for charity, you can easily keep track of that and not miss those deductions, right?

24.12

SANDY BOTKIN: Well that’s absolutely true. You want to create a category charity and that’s exactly the way that it is. By the way, I do want to mention one more thing about Taxbot. We have a tremendous educational library. We probably have the best library you’ll find anywhere. We have probably 39 videos, three to five minute videos on a wide variety of topics, over 370 blogs on many things, not just tax, financial, too. I mean, for example, I focus a lot, I write a lot of information on scams, some of the latest scams that are going on in North American and how to avoid them. I just was looking at properties or independent living facilities for my dad, so I have a whole checklist of what to look for, for an independent living facility. We just have all kinds of things and we have one reviewer that said you get one idea, this will save you thousands. Our education library, seriously, is tremendous, plus it has all kinds of videos. If you have any questions about how to use Taxbot, and you shouldn’t have, it’s very easy, but there are little things that people have questions about, there’s all kind of tutorials. It’s a tremendous educational library that I recommend everybody use.

25:07

JIM: Another thing is medical expenses, I’m sure you have. I haven’t looked at it for the medical expenses but I’m sure you have a category for medical expenses as well, right?

25:16

SANDY BOTKIN: Oh, yeah. We do have a category for medical expenses and we break it down into various types of medical expenses but I do want to emphasize something here. Normally, it has to exceed a threshold. For most people that threshold I 10% of your adjust gross earnings. If you’re 65 or older, it’s a little less, 7.5%. But, if you’re self-employed, there’s a way of avoiding that altogether and I’ve got a whole blog on this with a self-insured medical reimbursement plan. This way, if you hire a spouse or your incorporated and you set up a reimbursement plan, you can reimburse your family for a lot of medical expenses that are not covered by insurance and avoid those thresholds altogether and deduct them as business expenses. Remember I said you get a lot better deductions with business than you do as an employee. You can also do an HSA, a health savings account, for anyone, whether you’re an employee or otherwise, which is where you get a deduction for money that goes into the account and, when the money comes out, it is tax-free, and we also have blogs on that. As I said, our education library is really chucked full, a goldmine, little gold nuggets, and I recommend everybody check it out.

26:13

JIM: Is that available to anybody or your subscribers or how do you do that?

26:16

SANDY BOTKIN: It’s available to our subscribers. You just log in and it’s in the blocks.

26:18

JIM: Well, Sandy, thanks a lot. You’re a wealth of knowledge and I appreciate what you’ve shared with our clients. Hopefully, a lot of our clients will take advantage of some of what you’ve shared today and, again, if you’re looking for a way to organize your taxes, I know you should save enough when you go to your accountant if you come in organized, it will pay for itself just in that, not to mention the thousands you might save and taking deductions you might be missing so thanks again Sandy.

26:44

SANDY BOTKIN: It is my pleasure. Let’s make everybody’s life less taxing.

26:47

JIM: All right, great final thought. Thanks again. Thanks for joining us this week and tune in again next week as we explore another phase of the Real Wealth process and, remember, if anything you heard in today’s show you’d like to get more information about, contact your Real Wealth advisor. Also, if you feel that any of this information would be helpful to a friend or family member, just click the Forward to a Friend button.