



YOUR GUIDE TO AN

AMERICA FIRST

RETIREMENT

INVEST ACCORDING TO **YOUR POLITICS**



PRESENTED BY:

AMERICA FIRST RETIREMENT PLAN
Built in America and for America



Are you:

- ★ *pro-America?*
- ★ *anti-vax?*
- ★ *worried about inflation?*
- ★ *don't think gold is the way?*
- ★ *bracing for the next recession?*

Learn:

- ★ *why your 401(k) isn't really yours*
- ★ *what retirement is really about*
- ★ *the secret money-coding system*
- ★ *which companies to avoid*
- ★ *how to invest pro-America*

PUT YOUR MONEY WHERE YOUR VALUES ARE





STEP #1

ALIGN YOUR CHECKBOOK WITH YOUR BELIEFS

YOUR CORE VALUES

You were taught not to talk about politics, God, or money at the dinner table. But a successful retirement is about risk management. You need a portfolio that can do these five things:

1. Keep your money safe.
2. Earn a reasonable rate of return.
3. Invest your money IN AMERICA
4. Diversify with transparency and simplicity.
5. Align with your values spiritually, politically, and medically.

“Do not team up with those who are unbelievers. How can righteousness be a partner with wickedness? How can light live with darkness?” ~2 Corinthians 6:14

Don't let your investments call you a hypocrite. Don't be someone who cries when the market falls. Design a plan that delivers these five key elements.

Schedule your no-obligation portfolio review for Patriots Only and invest pro-America. Text XXXXXX or click on the button below.

I AM READY TO INVEST PRO-AMERICA!

STEP #2

GAIN A RETIREMENT STRATEGY

DID YOU KNOW:

- ★ Americans have a total of \$7.3 trillion invested in 401(k) plans and \$13.2 trillion in IRAs.¹
- ★ Not one single penny of this money has been taxed.
- ★ Income taxes can be the single largest expense for Americans in retirement.²

Only a results-focused strategy will ensure that your unique retirement objectives will be given the best opportunity for success during these challenging times. Our methods emphasize nationalism, patriotism, and the true mission of American-made. We believe that all financial gains entrusted to us in this life should be treated with integrity and invested wisely. That means we don't give our hard-earned investment dollars to companies that we know are taking jobs away from Americans.

¹ Investment Company Institute, Quarterly Retirement Market Data, June 2022, [https://www.ici.org/statistical-report/ret_22_q1#:~:text=Americans%20held%20%2410.4%20trillion%20in,in%20401\(k\)%20plans](https://www.ici.org/statistical-report/ret_22_q1#:~:text=Americans%20held%20%2410.4%20trillion%20in,in%20401(k)%20plans) Accessed 7/19/2022.

² FINRA, Taxation of Retirement Income, <https://www.finra.org/investors/learn-to-invest/types-investments/retirement/managing-retirement-income/taxation-retirement-income#:~:text=You%20have%20to%20pay%20income,you%20have%20left%20to%20spend> Accessed 2/24/2022.





ARE YOU PREPARED?

- ★ An estimated 41% of households in the United States headed by someone aged 35 to 64 are projected to run short of money during retirement.³
- ★ The World Economic Fund reports that the average 65-year-old American will outlive their retirement savings within nine years.⁴
- ★ Only 18% of Americans have a comprehensive written plan for retirement.⁵

To help our patriots achieve their objectives and diversify their portfolios, we have developed a coding system called the Color of Money.

THE COLOR OF MONEY			
	C	B	A
COLOR	YELLOW MONEY	GREEN MONEY	RED MONEY
TYPE	Smart Money	Safe Money	Risk Money
LOSS/GAINS	Limited loss, unlimited gains	No loss, limited gains	Unlimited loss, unlimited gains
BENEFITS	Limited risk, choose your protection, highly liquid	No to low risk, principal guarantees, limited liquidity	High risk, no principal protection, highly liquid
VEHICLE	Managed money using AI software	Insurance contracts	401(k) and IRA accounts

- ★ Gauge your risk tolerance.
- ★ Learn what your standard deviation is.
- ★ Drive your portfolio's speed limit.
- ★ Find out where the income comes from.
- ★ Eliminate taxes.
- ★ Gain principal guarantees.⁶

Design your portfolio using the Color of Money coding system and retire with confidence, knowing the money will last.

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³ VanDerhei, Jack, Retirement Savings Shortfalls: Evidence From EBRI's 2019 Retirement Security Projection Model®, EBRI Issue Brief, March 2019. <https://www.ebri.org/retirement/publications/issue-briefs/content/retirement-savings-shortfalls-evidence-from-ebri-s-2019-retirement-security-projection-model> Accessed 2/14/2022.

⁴ Wood, Johnny, Retirees will outlive their savings by a decade, World Economic Forum, June 2019. <https://www.weforum.org/agenda/2019/06/retirees-will-outlive-their-savings-by-a-decade/>. Accessed 1/07/2022.

⁵ Fidelity Investments'® Retirement Mindset Study, 2019 https://www.fidelity.com/binpublic/060_www_fidelity_com/documents/fidelity/retirement-mindset-fact-sheet.pdf Accessed 11/12/2021.

⁶ Guarantees are backed by the financial strength of the issuing company.





STEP #3

PROTECT THE FUTURE OF YOUR FAMILY BY WORKING WITH AN INDEPENDENT, GOD-FEARING FIDUCIARY.

During this time of war overseas, inflation at home, and market volatility, millions of hard-working Americans are trying to retire. If you don't trust the economy, have no confidence in Washington, and don't know where to put your money, let us earn your business.

These days, most advisors are fiduciaries. Find out what makes us different.

RECESSION WARNING: QUESTIONS TO ASK YOUR CURRENT ADVISOR

- ★ What is the standard deviation of my portfolio? You have a right to know how much risk you're taking in exchange for the returns you're getting.
- ★ What did you do in 2008? In March of 2020? During the last Great Recession, the S&P 500 index lost 53% of its value from October 2007 to February 2009.⁷ In the first quarter of 2020, the Dow dropped by 23%.⁸ Ask us to show you our track record.
- ★ Who did you vote for? How can you be in agreement with your advisor if you aren't aligned with them politically, spiritually, and ethically? We make sure every team member who works at America First Retirement Plan has values that align with our own

Learn the truth about your financial future.

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Meet America First fiduciary Carlos Cortez, Jr., founder of Cortez Wealth Management LLC. An investment advisor with 16 years of experience, Carlos specializes in risk-mitigated retirement strategies. As a financial educator and retirement advocate, he hosts the Scriptures and Wall Street podcast and is the featured financial expert on the Stew Peters patriotically correct radio show.

A husband, father, and God-fearing fiduciary, Carlos is obsessed with helping fellow patriots thrive during retirement by supporting investments and companies that further the success of our constitutional republic.

“I do not sit with deceitful men, nor will I go with pretenders.” ~Psalms 26:4

⁷ Parker, Kim, and Fry, Richard, More than half of U.S. households have some investment in the stock market, Pew Research Center March 2020 <https://www.pewresearch.org/fact-tank/2020/03/25/more-than-half-of-u-s-households-have-some-investment-in-the-stock-market/> Accessed 11/19/2021.

⁸ Imbert, Fred, Stevens, Pippa, and Fitzgerald, Maggie, Stock market live Tuesday: Dow drops 410 points, down 23% in 2020, Worst first quarter ever CNBC, March 31, 2020, <https://www.cnbc.com/2020/03/31/stock-market-today-live.html> Accessed 7/19/2022.





AMERICA FIRST RETIREMENT PLAN

Faith, Family and Retirement



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