

Education Checklist

Here are some discussion points to have with your child, when the time is right.

Be sure that you can fully explain each question.

1. What is social security?
2. Why do I need my own retirement investments?
3. What is diversification?
4. What is a Roth IRA?
5. What is a mutual fund and how do I understand monthly mutual fund statements?
6. How is a mutual fund selected?
7. What is dollar-cost averaging?
8. What is a prospectus?
9. If I withdraw the money, how can I spend it?

Note: Consult your financial advisor if you need help with answers to any of these questions.

- Q** What is the purpose of this investment?
A Retirement savings.
- Q** Can the money be used before I am 70?
A Yes.
- Q** Can I continue to add to the account after I move away from home?
A Yes, any time you have earned income.
- Q** Do I have to pay taxes when I make a withdrawal?
A No.
- Q** Should I continue to contribute after I am no longer employed by **Work 4 Dad**?
A Yes.

Presentation of the \$1 million certificate will get their attention. Use that moment to cement the importance of not withdrawing from the investment until retirement.

WORK 4 DAD, Inc.

757-768-4223 • www.work4dad.com

Mission Statement

...to facilitate the financial future of your children.

Vision Statement

...to create an environment for youth to:

- Learn a responsible work ethic
- Encourage performance in school
- Be aware of investment opportunities
- Create financial understanding
- Assist in planning their future

...and in doing so, qualify for a tax free retirement program.

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Hire Us
And Ensure
Your Child's
Future

EDUCATION

RETIREMENT

WORK 4 DAD, INC.

We provide employment for teens to establish a financial future!

Let us help you establish a **\$1,000,000 retirement account for your child.**

We will hire your child as a part time employee to care for your garden, rake leaves, and do minor household chores. You establish the pay rate (starting at \$100 per month).

Benefits to Parent with one or more children

- Small investment for the future security of your child
- Take advantage of your child's age and tax bracket
- Child begins to understand financial responsibility
- Generate nearly One Million Dollars in tax-free income
- Leverage dollar-cost averaging and tax-free compounding
- Investment will greatly enhance your child's credit standing at an early age
- Money can be withdrawn at any time without penalty*
- Child can still take advantage of other retirement programs later in life
- Contribute any amount – stop at any time
- Establish employment history for child
- No need to rely on the viability of Social Security
- No better way to generate tax-free distributions as a retirement fund.

* Consult with your tax advisor

How It Works

Invest \$3,000 per year into Roth IRA for 6 years – ages 14-20 with NO further deposits

Age 70 at 8% results – 1 million dollars
Age 72 at 8% results – 1.2 million dollars

Invest \$5,000 per year into Roth IRA for 4 years – ages 14-18 with NO further deposits

Age 68 at 8% results – 1 million dollars
Age 70 at 8% results – 1.2 million dollars



This program is available to children 14-18 and college students living at home. The child must be able to do light gardening and cleaning. Parent may opt for random drug testing. Parent can establish the program at any time. No long term contract – cancel at any time. Change the level of service at any time.

