



PLAN FOR AMERICA®
A Plan for the Rebirth of America

*HOW PLAN FOR AMERICA (PFA) CAN BENEFIT A PRESIDENTIAL CANDIDATE
BY
BENEFITTING VIRTUALLY EVERY CONSTITUENCY*

1. For Millennials and Gen Z –
 - a. An economically sound, solvent government.
 - b. The 15.3% that now goes to payroll taxes would go to retirement accounts in their names which would virtually assure that they would have millions of dollars upon reaching retirement age. Most of them do not believe that they will receive anything from Social Security.
 - c. Those with incomes under \$40,000 would receive high quality health insurance with no out-of-pocket cost.
 - d. A pathway to home ownership.
2. For older low-income Americans living primarily on their Social Security.
 - a. Each would be covered with high-quality health insurance with no out-of-pocket cost and with no ultimate cap on the coverage. It also can be used to cover nursing home costs.
 - b. These seniors would also get to keep the roughly \$165 monthly that comes out of their Social Security to pay for Medicare.
3. For all working Americans
 - a. Saving 15.3% of their earnings invested in a total market index will virtually assure good retirement for each, and all contributions are tax-deductible, and the payouts are tax-free, and the cash flow will pass to heirs' income and estate tax-free.
4. For wealthy Americans.
 - a. The 15.3% contribution can go above the current SS cap up to 15.3% of their total earned income – all tax-deductible and up to \$100,000 can be contributed in addition.
 - b. These retirement cash flows will pass to heirs' income and estate tax-free.
5. For all Americans
 - a. High quality affordable health insurance for every American.
 - b. The savings rate in the US will be over 15%
 - c. Our government will be economically sound.
 - i. The unfunded liabilities will be eliminated.
 - ii. The deficits will be substantially reduced.
 - iii. The federal and state debts will be paid off over time.
 - d. The retirement and healthcare benefits will be much more secure than they are under Social Security and Medicare.

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29000 US Highway 98, Suite 201-B • Daphne AL 36526 • 251.581.1822 • terry@planforamerica.us

- i. Both trust funds are in danger of becoming insolvent.

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- ii. PFA 's government guarantee comes from a contractual obligation.
6. For all politicians.
- a. The "third rail" should no longer be proposed reforms of the entitlement programs.
 - b. The "third rail" should be any politician not having a plan to deal with the unfunded liabilities, the debt, and the deficit.
 - c. Participation in the PFA program is VOLUNTARY not mandatory.

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