

I have revised my original post from October 2013 that was adopted as the "TONY'S TOP 10". The original post was written using all the information I had available at the time. As the process has evolved over the last 1.5 years, I'm editing the list to take into account recent changes to try to minimize confusion. In the original thread, other contributors' added their own checklists and advise. I am including them here.

ARYCROFT2000 - 10 (11) things to be ready for the exchange process...

1. Exchange Appointments - You will need to schedule an appointment with your bank to execute your "Currency Exchange". Dial one of the following 1-800 numbers associated with your bank of choice to schedule your appointment. It is recommended that you declare all currencies you intend to exchange when making your appointment. Having more currency of a given type, whether it might be Iraqi Dinar, Vietnamese Dong, Indonesian Rupia, or Zimbabwe ZIM might qualify you for a higher rate or even a contract rate if you meet a certain criteria.

Bank of America - 1-800-###-####

Wells Fargo - 1-800-###-####

Chase - 1-800-###-####

CitiBank - 1-800-###-####

a. You will be asked to provide your name, your email address, and how much Dinar (IQN) you will be exchanging and an appointment at your banks nearest exchange center will be made for you. Additional information will be mailed to you. Make sure you have created a brand new email address to handle all your banking through (See "Personal Security" below).

b. Make sure you arrive at your appointment on time as there are an estimated 5 million private holders that will need to perform their exchanges too and the U.S. Treasury expects to have the majority of the exchanges completed within 7 days after the revaluation is announced. When exchanging, refer to your Dinar only as "IQN Iraqi Currency" (i.e. "Hello, my name is (your name) and I am here for my appointment to do my "Currency Exchange" of my "IQN Iraq Currency" for US Dollars, please."). If you are exchanging Vietnamese Dong, only refer to it as "VNN Vietnamese Currency". I do not think an appointment is needed to exchange Dong, but the recommendation is that you exchange all currencies at the same appointment.

2. Non-Disclosure Agreements - Be prepared to sign a "Non-Disclosure Agreement" or an "NDA" that your currency exchange and the exchange rate you are given will be completely kept private and protected/hidden from public discussion of any kind for a period of up to 10 years. Details will be provided of the NDA and the signing there-of will be handled during your appointment. This is VERY SERIOUS! Failure to adhere to the restrictions of the NDA could result in a forfeiture of all funds received, could result in felony charges and up to a 10 year prison sentence. Once you sign, mums the word. All specifics and ramifications will be explained at the time of signature.

3. Deposit During Exchange - At the time of exchange, plan your deposit strategy so that all of your Dinar exchange funds are deposited into their own separate account. Since the Dinar exchanges are part of the new Oil Credits system and backed/tracked by the U.S. Treasury, these funds need to be kept separate. Taxes may also be levied differently on Dinar exchanges under Short Term/Long Term Capital Gains on Foreign Currency Exchanges. Complete tax regulations on the overall exchange process are still unknown at this time. Your appointment will be long enough to open accounts and complete the initial exchange. If you do not have a wealth manager you currently employ, the bank will most likely offer financial and wealth management services that you can schedule follow-up appointments with to assist you in diversifying your new portfolio.

a. **(OPTIONAL DEPOSIT STRATEGY EXAMPLE)** - During your exchange open up two new and separate "Non-interest bearing accounts" (NIB's). Do NOT put your exchange funds into your existing savings or checking accounts. These funds need to be kept separate for taxing and accounting purposes. Also, if you are exchanging Vietnamese Dong, that currency and other exchange deposits should also be kept in their own separate accounts.

b. Split your funds and place 50% of your exchange in each account.

c. One of the accounts is to cover capital gains tax on currency exchanges, which could be as much as 50%. The other as your working account.

d. Immediately open two new NIB's and sweep your funds into those two new accounts. Close the original accounts. [YOU CAN ALSO DO THIS AT THE TIME OF YOUR FOLLOW UP APPT.]

e. This will insure that there is no longer external reporting of your accounts/funds as banks do not report internal transfers within the bank itself. Only transfers between separate banks are reported, so this offers you a little bit of anonymity as your original accounts are closed.

4. Contract Rates - It has been stated that, depending on whether a certain criteria is met, you may qualify for a higher than normal rate, or a "Contract Rate". The criteria is unknown and is most likely different from bank to bank. These rates will only be available for a very short time once the RV is released (est. 1 - 7 days) and there is a limited pool of funds that banks will be able to draw from. Caps have been put in place so that investors with HUGE amounts of currency can't deplete the entire pool when they exchange giving the casual investor an opportunity to have a chance to qualify for the higher rate. It has been mentioned that you can call and schedule an appointment with multiple banks and "shop around". If you don't qualify at one bank, you might qualify at another. Keep in mind, scheduling and going to multiple appointments at multiple banks takes time and negotiating with banks is not for the average investor. Only attempt negotiating if you are confident and experienced. When exchanging, inquire if the higher rate is available, but expect to exchange at the International/FOREX rate.

5. Diversification - From your working account you should be able to further diversify your funds into existing:

- a. Checking
- b. Savings
- c. Expense accounts
- d. Trusts
- e. Money Market accounts
- f. CDARS (for FDIC insurance on amounts over \$100K-\$250K)
- g. Business accounts
- f. Foundations
- g. Hard currency/assets (Gold/Silver)
- g. Other monetary instruments

6. Minor/"Walk-In" Exchanges - If you are exchanging 25,000 dinar or less, a scheduled appointment may not be needed once the new rates are live on FOREX. When calling the 1-800#, the call center representative will most likely give you the location of the nearest exchange center. You may be able to do a "walk in" exchange with no scheduled appointment if you are exchanging less than 25,000 IQN. Follow any instructions provided by the call center representative. NOTE: If you have significant amounts of other currencies (dong, Rupia, ZIM, etc.), use the 1-800# and follow any instructions. You may be directed to call your bank directly and schedule your own appointment with a wealth manager or your local bank branch manager

7. Cash - Cash Withdrawals at time of exchange are limited to \$10,000. Some banks may not be able to handle more than \$5,000 cash due to limited cash supply in the vault. Use cashier's checks to withdraw larger sums.

8. Wire Transfers - DO NOT attempt to wire more than \$500K from your account to another bank or financial institution as this will trigger a "FLAG" event that might result in an investigation or the "Freezing" of your accounts.

9. Taxes - PAY YOUR TAXES!!!! Both Federal and State Taxes if applicable. If you live in a state with income tax, contact your tax preparer to have your state income tax estimated. You will want to pay your estimated state income tax before 12/31 to help reduce your federal tax liability. Higher a CPA or Tax Attorney to assist. Can't stress this enough.

10. Financial Responsibility - This is a once in a lifetime event. You CANNOT spend your money too slowly. Other than eliminating immediate debt (Credit cards, mortgages, car/boat notes, college/school loans, etc.), don't make any major financial decisions or purchases for 30-90 days min. Give things time to sink in and do some planning before doing anything major. Attend some wealth management classes, formulate your investment strategies, and invest so a portion of your wealth is working and making money for you, your family, and create a legacy for your future. Make good decisions with your spending with a "future driven" mindset. Don't be a "toothless crackhead". Defy the statistic that 80% of windfall recipients are broke in 2-3 years. Most of all, pay it forward. Become active in your community. help those in need, and use your new found wealth for greater good in this life.

11. Other Things - There are so many things to be aware of with this investment, but here are some other thoughts to keep in mind:

- a. Be calm and collected when exchanging. It is OK to ask questions.
- b. Do not try to negotiate a higher exchange rate if you don't have an experienced background in financial negotiations. Most should/will be exchanging at the International/FOREX rate. Remember "1st mouse, 2nd mouse, 3rd mouse" if you plan to hold off your exchange while rates float on FOREX.
- c. Be aware of "Sweep Fees" and "Exchange Spread fees" and how they will impact your exchange. Google them. Some, most or even all of them can (up to fees levied by the U.S. Treasury) be waived by the branch manager depending on how much currency you are exchanging and depositing in the bank.
- d. Personal Security is paramount. Create a brand new online identity complete with a shiny new and secure email address (<http://www.hushmail.com> offers a very good service) and a new tablet or laptop that you will only use for your personal banking needs and activities. Think about a new and separate cell phone with which you only use for business.
- e. Contact a private banker, a wealth manager, and a really good CPA or Tax Attorney. If you find yourself unable to make the proper legal contacts on your own look into a law firm warehouse organization such as Legal Shield (www.legalshield.com/). These organizations can make any type of lawyer you might require available at a moments notice and have the ability to answer any type of legal question you might have.
- f. Pay it forward. Do something kind to help others or reach out to your community to help with projects or educational initiatives. Donate to your favorite charity. Tithe to your church. Set up a foundation. Do something positive.
- g. ADHERE TO THE NDA!
- h. PAY YOUR TAXES!
- i. PAY YOUR TAXES!!
- j. Did I mention....PAY YOUR TAXES!!!!!!

Baby_Girl

Checklist brought over to help post and pre rv Reply Quote
Printer Friendly

- Post RV Checklist:

1. _____ Change your number, make sure the new number is unlisted. If you don't, every Tom **** and Harry will be knocking down your door when they find out about your new circumstances.

2. ____ Contact an attorney that specializes in taxes and trust accounts.
3. ____ Set up your family trust(s).
4. ____ Contact your bank(s) and set up POD accounts.
5. ____ Do not deal with banks that have derivatives and hedge funds.
6. ____ Set up CDARS accounts. www.cdars.com watch the video
7. ____ Pay off ALL debt.
8. ____ Fix everything that needs repair.
9. ____ Upgrade your personal, home, auto and umbrella insurance.
10. ____ (Consider ransom insurance too!) For your family/children
11. ____ Set aside enough liquid funds for you to survive for 2-3 years. This should account for every expense you have on a monthly basis – don't go short!
12. ____ Invest in precious metals (like gold & silver or Rare Earth Metals).
13. ____ Go to seminars to learn to make money through SMART investments.
14. ____ PAY YOUR TAXES!
15. ____ Pick your friends wisely.

Someone will be "watching you" so you'll want to do the following: Read and Heed

1. ____ Be very low key (non-descript).
2. ____ Don't flaunt your newly obtained wealth.
3. ____ Open up a secure Email address.
4. ____ Get a new cell phone number; cancel the old one.
5. ____ Get a P.O. Box
6. ____ Put a security system in your house.
7. ____ Install high security Medco bolt locks, and a heavy duty safe.
8. ____ Install reflective film on your home windows.
9. ____ Consider building a safe room.
10. ____ Get training in self-defense / firearms.
11. ____ Use PGP (or better) encryption on your computer and Email.
12. ____ Don't trust anyone ... keep your friends close and your enemies closer.

Dos and Don'ts on Windfall Wealth (Robert NH): Treat it like a Powerball win

- ____ - Tell no one, not even family. If you must talk, do so with one who is already in the know.
- ____ - Don't run out & buy new "stuff". People notice.
- ____ - Get an unpublished number and give it out very sparingly.
- ____ - Get a tax accountant you can trust to make sure the IRS is satisfied (Certified Opinion is something to look into) and pursue asset protection.
- ____ - Move slowly (e.g. change of car, address, furnishings). People notice.
- ____ - If you are going to stay where you are look into fire/burglar protection. They have all sorts of extras nowadays and you do not have to advertise them or for them.
- ____ - Get identity theft protection. There are several companies out there – check them out, ask for preferences from those who have it.
- ____ - Reduce and remove debt. Stay on top of your credit report. I don't believe in paying these outfits to check regularly. An identity theft protection company should be able to tell you if someone accesses it or affects it – Life Lock.
- ____ Remember – once out your phone & mail will be swamped with requests for money and "offers". Friends and relatives you never knew you had will show up at your door with a "problem". You will get swamped with charity "membership renewals", calendars, cards, tokens, key rings, etc. all with donations in mind. Giving comes from the heart..
- ____ Make sure taxes are paid and be aware of future tax liabilities incurred from your investments.
- ____ For information on what to go with, invest with, work with, be diligent. Check it out. Ask those who also have wealth.
- ____ Never, ever make a major decision on the spot. That boat, car, house, etc. is not going to go away while you sleep on the decision. Additional Suggestions
- ____ 1. Use a P.O. Box instead of a physical address.
- ____ 2. Get a woven stainless steel wallet, and passport folder. [stronghold I.D..com](http://stronghold.I.D..com) or
- ____ 3. Aluminum water-resistant wallet
- ____ 4. Change your daily routines.
- ____ 5. If you move, don't make an address change @ the DMV.
- ____ 6. Concealed weapons permit.
- ____ 7. Reputations.com (erase personal information on the internet). Quit social networking.
- ____ 8. For those getting or building new homes...SAFE ROOMS! SECURITY and SAFETY MEASURES

1. E-MAIL SECURITY: Open a secure e-mail address. Here are some websites to check: www.cryptoheaven.com or www.hushmail.com or www.safe-mail.net. These companies charge for their services, but they are worth it. Just remember when you use such a service that that are 3 kinds of e-mail:
 - ____ * Un-encrypted -viewable and storable by the world (travels through the Internet).
 - ____ * Encrypted e-mail with password - requires that the receiver knows the password you have set to be able to read the e-mail. Travels over the Internet encrypted.
 - ____ * Encrypted e-mail that requires that the receiver has an account with the same secure e-mail company you are using. This e-mail never is transmitted to other e-mail servers on the Internet. Web based and often off shore. Very secure.
- ____ Please note that even secure encrypted e-mail can be compromised if your computer has been infected with a Key-Logger. Consider NOD32 4.0 antivirus (www.eset.com) and Online Armor Firewall (www.tallemu.com).
- ____ Please note that you must be sure that all other firewalls and antivirus software is uninstalled before you install the above anti-virus and firewall recommendations. Hope this helps.

2. HOME SECURITY:
 - ____ Install a security system in your house.
 - ____ Install high security Medco bolt locks.

_____ Consider installing a heavy-duty safe in your home or building a "safe room". I plan on having a hidden safe like what is available through this company: www.hiddenpassageway.com.

_____ Install reflective film on your home windows.

_____ 3. INSURANCE:

_____ Upgrade your personal, home, auto and umbrella insurance to the highest amount they are willing to sell to you.

_____ For example: if they offer \$1 million on your vehicle, get it. It can be a first line of defense in the event someone tries to sue you from an accident (even a "planned accident").

_____ Consider ransom insurance, too!

_____ 4. PERSONAL SECURITY:

_____ Get training in self-defense / firearms.

_____ Don't flaunt your newly obtained wealth. Be very low-key.

_____ Be careful of your conversation in public areas where others can overhear you.

_____ Don't trust anyone.

_____ Pick your friends wisely. Keep your friends close and your enemies closer.

_____ Close all of your social networking accounts. If anyone asks you why you closed your Facebook, just tell them for security reasons. (my husband and I have already done this).

_____ Completely erase all personal information on the internet.

_____ Do not have your home in your personal name (you can use a trust, for example). Remember, property tax records and other records associated with your home are easily available to the public.

_____ 5. IDENTITY THEFT:

_____ There are many companies available to assist you with protecting yourself from identity theft, such as www.lifelock.com How to work a bank deal post RV

_____ First of all, relax. You do not have to cash out the very first day. You will have plenty of time. Make sure you are getting the best deal you can.

_____ Money talks and has considerable power. You need to walk into a bank and tell them what you expect if you choose to exchange your dinar there.

_____ You expect no fees, the highest rate possible (make sure you tell them the rates you can get elsewhere)

_____ Immediate access to your money

_____ An appointment with a private banker and

_____ An appointment with a wealth mgmt. consultant.

_____ A private or personal banker is your personal banker and they are there for you.

_____ This is your go to person for normal banking issues and transactions. They should be the only one to handle your account and you should keep their number on speed dial.

_____ Your private banker is always there for you and defers to your decisions.

_____ Make sure and feel comfortable with whom your private banker and wealth mgmt. advisor is and feel

_____ Free to ask for a new one if needed.

_____ Always ask for referrals, successful bankers do not mind providing this information.

_____ Then check on those referrals and ask questions such as...is the banker available when needed,

_____ Do they return calls in a timely manner,

_____ What is your track record with them.

_____ Do they follow your agenda or push their own?

_____ Since you are going to become very close to these people....

_____ You need to assure you have like personalities and are comfortable dealing with them.

_____ The bank we are dealing with makes additional resources available depending on your net worth.

_____ Worth (for lack of a better word) start at \$250,000 in investable assets and go up from there.

_____ Obviously the more you are worth, the greater your accesses and privileges.

_____ Privileges include such things as

_____ Investment management,

_____ Concentrated stock management

_____ Intergenerational wealth transfer strategies.

_____ Make sure they are professional and not just someone you hear about on the internet. You've waited to long for this money to lose it via some internet scheme. Other things you need to ask for and expect includes...

_____ NO fees ever....

_____ NO cashier check fees,

_____ NO bank fees,

_____ NO credit card fees or

_____ Annual membership fees,

_____ Free use of a safety deposit box.

_____ You need to ask for a privileged ATM card. I am not sure what other banks call this so make sure and ask. It's a debit card with higher daily limits or even unlimited depending on your situation and NO FEES, even when out of network.

_____ Be sure to determine both your ATM cash withdrawal daily limit (or no limit) and your debit card spending limit (or no limit). They're different.

_____ Banks are well aware of how to verify and deposit foreign currency as they do this every day. It is critical that your branch have a De LaRue machine. Your dinar will be sight verified in front of you and deposited into your account.

Texasmog

RAJAF on Saturday 18th of January 2014 07:40:31 AM
Here is someone who deserves credit?

But one has to ask what has changed since then?

Some people are not here any more! Things have changed?

Any more questions.

TO DO List

1. move 55% into holding account - pay state taxes in Dec 2014 to get the fed tax deduction - then move into Triple A Municipal Bond Act with side-by-side Money Market Account for profits to sweep into for each currency.

State

Fed

2. contact CPA to help with taxes and prepare for the initial Fed tax payment (maximum quarter Fed Tax is 110% on 2013 tax return)

3. pay off mortgage / debts

4. insure funds in accounts

Abbot Downing

Lloyds of London

Prudential

Life insurance for beneficiaries

5. meet with tax attorney to discuss setting up trusts and LLC

6. purchase precious metals ~ gold/silver ~ digital money

Monex

Sterling / Dinar Banker

Bitcoin (digital money)

7. set up MCA and purchase foreign currencies (multi-currency account)

HSBC

Wells Fargo

Sterling (exchange for hard foreign currency)

EverBank, headquarters in Jacksonville, FL; offer progressive international investments not usually found at other banks

8. purchase land & rental properties (add liens at 110% to prevent against being sued for frivolous lawsuits)

100 unit apt building (minimum) 3 yr performance record, maintained well

hotel

rental income properties

REITS

MLPS

EFTS / REITS / ETF (exchange traded fund) is big collection of stock ~ Instead of 20 REITS an ETF holds all of them (poor performance lately)

What Exactly Is a REIT?

"A Real Estate Investment Trust is a business that buys real estate. Typically they specialize in one particular slice of the commercial market," he explains, pointing out that a REIT buys a series of properties, manages them, collect rents, and then passes that money along to shareholders.....

finance.yahoo.com/blogs/breakout/investing-real-estate-without-buying-property-132429342.html

investment that pays high dividends

MLPs = Master Limited Partnerships - they invest in oil, energy and gas.

BARRONS 2013 TOP FINANCIAL ADVISORS LISTS online.barrons.com/report/top-financial-advisors

Resources:

www.thestreet.com/story/11901939/2/forget-buying-a-single-family-home-purchase-an-apartment-complex.html

www.biggerpockets.com/renewsblog/2012/02/02/investment-property-valuation-residential-vs-commercial/

www.propertyobserver.com.au/commercial/should-you-invest-in-residential-or-commercial-property-mark-armstrong/2013012358907

9. Set up annuities and life insurance for each of us.

(Permanent Life Insurance policies) typically return 4-5% annually tax-free (be sure to have a rider [beneficiary] to protect principal)

State Farm

Prudential

10. Investigate other investment options

- AAA-Rated, Tax-deferred Insured Municipal Bonds, return around 5% annually
- Stock Portfolio (Preferred Stocks-Bonds)
- Life Settlements
- US Agency Bonds
- Currency baskets
- Oil & Gas

11. Annuities

- Fixed Index Annuities
- Immediate Annuities
- ImmediateAnnuities.com is the website of Hersh Stern, founder of one of the nation's leading #1 online annuity brokerage firms
- Hybrid Annuities
-
-

12. Tax Free Municipal Bonds account (to hold funds for taxes up until April 15, 2015)

Triple A "tax free" Municipal Bond Account accruing income/interest that is swept over into a Money Market Account for each currency.

13. Brokerage Account: get 27.84% effective rate by treating your Dinar as a commodity (not sure about this). Seek advice from a tax attorney and a CPA. There is a downside to the "election" to "opt out" of that certain part of the IRC and treat currency as a commodity, and that is a limit on losses on commodities. General 11% fee (no taxes / exchanged as a commodity) ?

- General's Group (account with side-by-side money market account(s))

For more information, see www.greencompany.com/EducationCenter/GTTRecCommodities.shtml And, of course, consult a tax attorney before proceeding.

- Do you have a Certified Financial Planner (CFP)

Self-directed Brokerage Account

- AT&T (T) \$33.48
- *Amazon.com Inc. (AMZN) \$397.54
- *Alliance Data Systems Corporation (ADS) \$263.70
- American Express (AXP) \$89.74
- Bank of Hawaii Corp (BOH) \$57.99
- Bank of Montreal NYSE (BMO) \$66.78
- Bank of Nova Scotia BNS \$61.50
- Chevron Corporation (CVX) \$124.35
- Coca-Cola (KO) \$39.69
- *ConEdison (ED) \$53.45
- *CORP PIMCO Investment Grade Corporate Bond / Index ETF \$99.48
- Dominion Resources (D) \$63.51
- *DST Systems, Inc. (DST) \$90.18
- *ExOne (XONE) (3D) \$65.24
- Firstenergy Corp (FE) \$32.01
- *First Hawaiian Bank / French owned bank (BNP:FP) €55.68 EUR
- *Franklin Biotechnology Discovery Fund Class A (FBDIX) \$131.18
- Franklin Templeton Investment Funds Franklin Growth Series Class A (FKGRX) \$64.74
- *Google Inc (GOOG) \$1,105.00
- GW Pharmaceuticals PLC (GWPRF) \$3.40
- *The Home Depot, Inc (HD) \$81.01
- *International Business Machines Corp (IBM) \$186.64
- Intel Corporation (INTC) \$25.78
- *Johnson & Johnson (JNJ) \$91.85
- Kinder Morgan Inc (KMI) \$ 35.97
- *Lockheed Martin, NYSE (LMT) \$147.06
- *McDonald's (MCD) \$96.54
- *MedBox (MDBX) \$28.74
- *Nestle (NSRGY) \$73.37
- *Nextera Energy (NEE) \$84.36
- NOBIA AB ADR \$42.93 ?
- NuStar Energy L.P. NYSE: (NS) \$50.62
- *Novartis AG (ADR) (NVS) \$79.11
- *PepsiCo, Inc. (PEP) \$82.24
- *Procter & Gamble (PC) \$80.45
- *Starbucks Corporation SBUX \$75.46
- *Stratasys, Ltd. (SSYS) \$136.46 (3D printer)
- Target Corporation (TGT) \$63.49
- *The Home Depot, Inc (HD) \$81.89
- *The Walt Disney Company (DIS) \$76.11
- Verizon Communications Inc. (VZ) \$48.42
- *VMware, Inc. (VMW) \$89.42

- *Wal-Mart NYSE: (WMT) \$78.65
- Wells Fargo Advantage Discovery Fund Investor Class (STDIX) \$33.40 ?
- *3D Systems Corp (DDD) \$96.42

Two types of advisors. Fee based and "commissioned" based: a commissioned advisor who is paid by the company he uses to place your contract and trades. Then gets paid only on new invested funds as they are invested and only once except if the fund is sold or traded for another fund family if traded outside an annuity or life contract . You never pay the commissions. Vanguard Funds only deal in indexes, have the lowest fees and high returns for their investors.

14. Taxes: There is a safe harbor for federal purposes that you only have to pay in 110% of your previous years (2013) tax on (quarterly) estimated and /or withholding tax.

- State (____%)
- Federal (23.8%) long term IQN other due to change in current law?
- Federal (43.4%) short term IQN
- Federal (43.4%) VNN
- Federal (43.4%) IDN
- Federal (43.4%) ZWN

PLR / Private Letter Ruling from IRS via Tax Attorney
finance.yahoo.com/news/8-disappearing-tax-breaks-090200680.html

Mortgage insurance property tax deduction

Some big tax breaks for companies that invest in research and development, generous exemptions for financial institutions doing business overseas, and several breaks that let businesses write off capital investments faster. A series of tax breaks promote renewable energy, including a credit for power companies that produce electricity with windmills.

A deduction for state and local sales taxes benefits people who live in the nine states without state income taxes. www.inance.yahoo.com/news/congress-letting-55-tax-breaks-171347516.html

16. INTEREST BEARING ACCOUNTS (optional / depends on the amount of interest available - better to put money into higher yielding profit making options/ income producing property, money market, self- directed brokerage account, State Farm annuity, Triple A tax free muni bonds, etc)

CEDARS (?) may not get the best interest rate. Want money making money.

Here interest calculator, enter the months as a decimal of a year, i.e. 4months = 0.3333 year for savings rates depositors are getting.

www.u.arizona.edu/~avr/finances/scalculator.htm

These are some example rates from WF:
www.wellsfargo.com/savings-cds/rates/

Properties

- _____
- _____
- _____

Invest in gold/silver. Given the new banking laws gold dealers in the near future are going to be restricted to how much money they can wire to gold providers outside of the country,. Subsequently gold from outside of the US (that the US can't confiscate) will become increasing difficult to obtain making the price of gold go up. This is considered a long-term investment.

www.exohuman.com/wordpress/2013/11/typhoon-haiyen-yamashoota-gold/

1 million into silver and 3 million into Australian Philharmonic gold coin

- American Eagles,
- Australian Lunar series
- Australian gold Nuggets
- Australian Kangaroos
- Austrian Philharmonics

500 oz silver eagle boxes 500x\$22.28=\$11,140.

1 mil \$ get:

big bars 1k silver / 400 oz or 100 oz gold bars

100 oz silver bars Johnson Mathew / Inglehart

10 oz silver bars

1 oz Canadian Maple silver coin

Sterling/Dinar Banker will exchange for PAMP Minted Gold Ingots:

1 Troy Ounce

½ Troy Ounce

10 gram

5 gram

2.5 gram

1 gram

Foreign Currency

Vietnamese Dong

Chinese Yuan

Hong Kong Dollar

British Pound

Canadian Dollar

Singapore Dollar

Brazilian Real

Australian Dollar

Swiss Franc

For liquidity put money into a MCA (multi-currency account) i.e. Canadian dollar, Brazilian real BRL, Singapore dollar, Australian dollar, Swiss franc, Hong Kong dollar, IQN, Great British pound or foreign currency of a country you travel too. You can get a credit card for travel while having currency available where you travel to. HSBC is an international bank that may be a good choice to set up a MCA with. Or get hold of hard currency you can keep in a personal safe along with your gold.

Or put your cash into the Bank of Nova Scotia in Canada, buy gold via this bank and borrow cash from yourself off your gold to keep in the account when needed. (Tip from multi-millionaire George Green)

Set up a secret verbal password that only you and your private banker know. You will use this password to do remote banking by phone when needed...like lifting a spending limit on debit cards or secure transfers of funds for purchases or investments.

Any funds in bank accounts over 250k need to have additional insurance. For example, Lloyds of London does not cover checking accounts but do for other things - Abbott Downing with WF for accounts with over 25M\$. Consider immediately insuring funds in your accounts until you transfer them over to other investment vehicles.

Check out Lodmell and Lodmell (lodmell.com) for possible asset protection.

Self-Directed Brokerage Account where I have complete control. It will include a few stocks that are making 5-7% interest. Long-term investments.

To maintain your privacy/security obtain PA (privacy agreement) & NDA (non-disclosure agreement) forms for people you do business with. Use them with your attorney / CPS, professional contacts.. another one suited to individuals and giftees.

Website that is a good start to get annuities quotes based on the dollar amount to be invested and the type of annuity you are interested in. It is a good place to start but please work with a qualified financial planning professionals when you are ready to implement a plan.

www.immediateannuities.com with Hersh Stern

Get info on these:

Deferred Annuities

Deferred Income Annuities

Fixed" Index Annuities

Hybrid Annuities

Immediate Annuities

Permanent Life

Longevity Annuities

Secondary Market Annuities

ImmediateAnnuities.com is the website of Hersh Stern, founder of one of the nation's leading online annuity brokerage firms.

Setup accounts with limits for your protection. Example: \$5000 debit card, \$25000 credit, etc. this too is a safety measure and can be modified at will.

Set up life time insurance for beneficiaries to cover for inheritance tax.

Always write the words "All Rights Reserved" ABOVE your signature on everything you sign, no matter what it is.... for the rest of your life (NOT RECOMMENDED TO DO THIS ON THE NDA).