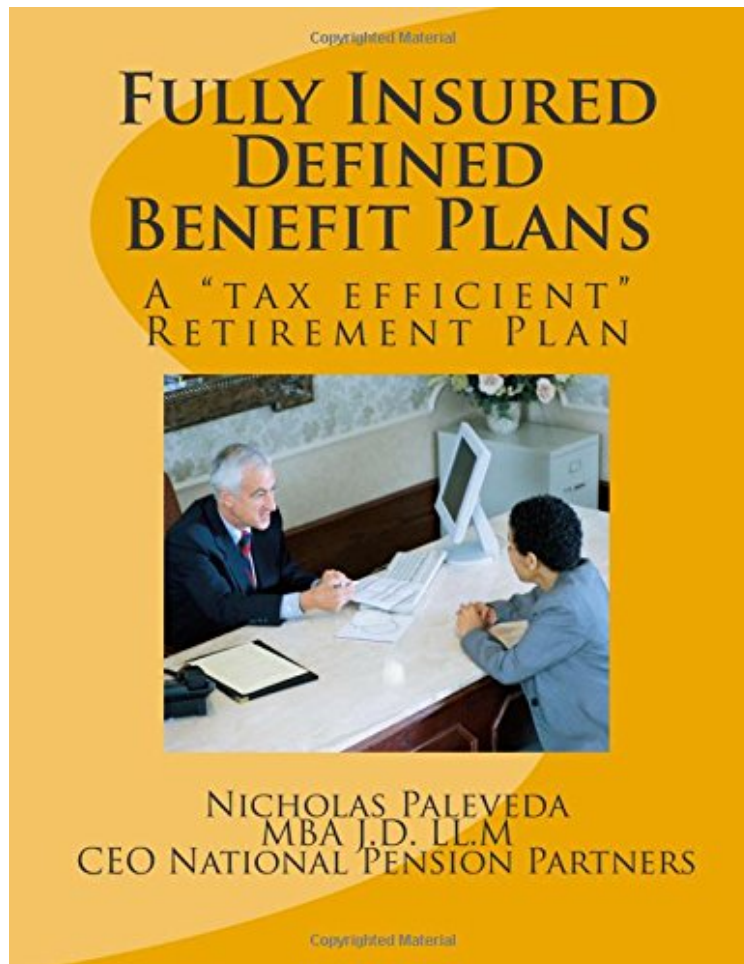


Fully Insured Defined Benefit Plans

Mr. Nicholas A Paleveda

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A Retirement Plan more "tax efficient" than a 401(k)? A Fully Insured Defined Benefit Plan may be the right choice for your retirement as all the lump sum, lifetime income, disability and death benefits are guaranteed by a major domestic insurance company

About the Author Nicholas Paleveda received an MBA from the University of South Florida, a J.D. from the University of Miami and the LL.M in Taxation from the University of Denver. He is licensed to practice before the United States Supreme Court, U.S. Tax Court and 9th Circuit Court of Appeals and 11th Circuit Court of Appeals. He

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