

# TrueGuard Financial

Clarity. Protection. Peace of Mind.

*Your Full-Focus Financial Planning Series*

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**F i n a n c i a l**

# Build the Financial House, Start with the Foundation

Build the Financial House—but Start with the Foundation

***Most people don't plan to fail. They just never had a real plan to begin with.***

If you're a business owner or a high-income earner, you're doing a lot: providing, building, staying ahead. But even solid income can collapse under pressure if it's not protected.

Here's what takes people out:

- A sudden death
- A medical emergency
- A tax mistake
- A gap in cash flow

These aren't "worst case scenarios." They're common and they don't care how much money you make.

## Insurance Isn't Extra—It's the First Layer of Protection

Ask yourself: "If something happens to you... does the plan survive?"

Too many people are building wealth with no guardrails. Life insurance and health insurance are your financial seatbelts. They're what allows you to build with confidence instead of fear.

## How Do You Pay for Protection?

You don't need more income. You need better priorities.

- ❖ Cut waste
- ❖ Shift post-tax dollars into pre-tax strategies
- ❖ Use HSA or business-expensed plans
- ❖ Redirect tax savings toward real protection.

Smart planning isn't about adding stress. It's about reorganizing what you already have so nothing important slips through the cracks.

# Life Insurance Is Not a Luxury, It's a Lifeline

## The Bottom Line

Planning won't make life perfect, it will make sure one bad day doesn't take everything with it.

- If You're the Provider, What's the Plan?
- What Life Insurance Really Does for Your Family or Business
- You work hard to provide. But what happens if you're not here tomorrow?

Life insurance isn't about fear—it's about responsibility. It's not a luxury. It's a line of defense. A way to keep things going when you no longer can.

## What It Covers:

- ❖ Replaces your income
- ❖ Pays off debts or the mortgage
- ❖ Funds education or childcare
- ❖ Covers final expenses
- ❖ Keeps a business afloat during transition

## Types of Life Insurance (Plain English):

- Term Life – Simple, affordable coverage for a fixed period.
- Whole Life – Coverage for life, with cash value built in.
- IUL – Flexible permanent coverage that grows cash tax-free and can be tapped for future needs.

## Common Misunderstandings:

- ❖ "I can't afford it." → Most people can. You just haven't been shown how.
- ❖ "I already have it through work." → It's probably not enough. And it won't follow you if you leave.
- ❖ "I don't need it yet." → You buy life insurance with your health, not just your money.

## Let's Make Sure:

- That your family keeps their lifestyle.
  - That your business doesn't shut down.
    - That your goals don't die when you're gone.

*Let's look at what you have and what's missing. No pressure. Just the facts.*

# Protect Your Health. Protect Your Cash Flow.

## One Emergency Can Change Everything

### The Role of Health Insurance in Financial Stability

Health insurance isn't just about access to care, it's about protecting your cash flow, your business, and your peace of mind.

- One ER visit. One unexpected diagnosis. One out-of-pocket bill you didn't plan for. That's all it takes to shake your financial foundation.

## What You're Really Insuring Against

- ❖ \$15K+ hospital stays
- ❖ Medical debt that drains savings
- ❖ Missed work with no coverage or recovery support
- ❖ Life changes that affect your ability to earn

## Options That Actually Fit Real Life

- ✓ ACA Plans – Income-based options that lower premiums and keep you compliant
- ✓ Private Plans – For those with income or needs outside ACA eligibility
- ✓ HSA-Compatible Plans – Save tax-free for healthcare and build a reserve
- ✓ Medicare & Dual Eligibility – Protect aging parents or plan for your own transition

## What Business Owners Should Know

- You may be able to deduct your premiums
- Health benefits can be part of your compensation package
- Coordination with tax strategy saves thousands over time

### The Bottom Line

- You protect your car.
- You protect your phone.
- Your income and health deserve the same.

We'll help you understand your options and pick the plan that fits your life, your budget, and your future.

One decision can prevent a financial disaster. Let's make the right one together.

# You Work Too Hard to Overpay the IRS

## Taxes Don't Build Wealth, Strategy Does

- Real Tax Planning for People Who Earn Too Much to Guess
- High earners and business owners lose thousands every year, not from bad luck, but from missed strategy.
- Filing is not planning. And a big refund usually means you overpaid all year.
- The goal isn't to cheat the IRS. It's to stop tipping them more than you legally owe.

## Where Most People Overpay

- No tax strategy built into their income flow
- Missed deductions due to bad tracking or outdated advice
- Choosing the wrong entity structure for their business
- Not using tax-deferred tools: 401(k), HSA, IUL, etc.

## What We Help You Do

- ❖ Design your income flow around tax strategy
- ❖ Use legal deductions, credits, and timing to reduce liability
- ❖ Align tax, insurance, and savings into one unified system

## Business Owner Advantage

You can write off what others can't. We help you make the most of it:

- ✓ Self-employed write-offs
- ✓ Tax-smart benefits packages
- ✓ Strategic business structure (LLC, S-Corp, etc.)
- ✓ Retirement funding through your entity

## Bottom Line

- You don't just need someone to file your taxes. You need someone to help you build a tax-aware financial system.
- We'll start with last year's return—and show you where money's being left on the table.
- This isn't tax prep. This is a real strategy.

# Make Your Money Work as Hard as You Do

## Don't Just Work Hard, Make Your Money Work Harder

- Smart Savings and Retirement Strategies That Don't Wait for 'Someday'
- You're earning. You're building. But unless your money has a system, you're leaving potential on the table.
- Savings and retirement aren't about age, they're about control. You don't plan for retirement because you're old. You plan because you want freedom before life forces your hand.

## We Help You Build:

- Emergency savings that actually work
- Tax-advantaged retirement strategies
- Business-aligned retirement funding (SoloK, SEP, etc.)
- Savings systems that don't rely on guesswork or timing

## Tools We Use:

- ✓ 401(k) & Roth 401(k): Company-based plans with powerful tax benefits
- ✓ Solo 401(k), SEP IRA: Ideal for business owners and 1099s
- ✓ Traditional/Roth IRA: Personal retirement you control
- ✓ IUL: Long-term tax-deferred savings with flexibility
- ✓ HSA: Triple-tax-advantaged savings for medical costs and future income

## Why People Fall Behind:

- ❖ No system for setting aside money consistently
- ❖ No clarity on where to save—or in what order
- ❖ Relying on instinct instead of intentional structure

# Let's Build the Plan That Protects What You've Built

- A real plan. Built around how you live, how you earn, and where you want to go.
  - ◆ You don't need to be perfect. You need a structure that works—and someone to help you stick to it.

## Why TrueGuard? Because You're Building Something That Matters.

- This isn't about products. It's about protection, peace of mind, and a plan you can trust.

## What We Do Differently

- We don't treat life, health, taxes, or savings like separate conversations.
- We connect the dots and simplify the chaos.
- We don't talk over your head—or sell you what you don't need.
- We don't make assumptions. We ask the right questions, then build around you.

## Who We Serve Best

- Business owners carrying more than people realize
- Professionals with income, but no structure
- Families who want peace—not just policies

## What You Can Expect

1. A free 15-minute conversation that brings clarity
2. A financial strategy that fits how you actually live
3. A trusted partner who understands that money, family, and peace are all connected

## Let's Talk

- You don't need to have it all figured out. That's why we're here.
- Book your free 15-minute call. We'll start with where you are—and help you build forward from there.

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