

# Discover the solution to **Self Security**<sup>TM</sup>









Others have discovered that for about the cost of a 3 year lease on a mid range vehicle you can sponsor your teenager at **1417Power**. They will receive a valuable supplemental education, real life work experience, over \$2,000 in after tax take home pay and three years of maximum contribution to their Roth IRA that could grow to over \$4,000,000 in tax exempt wealth for their retirement.

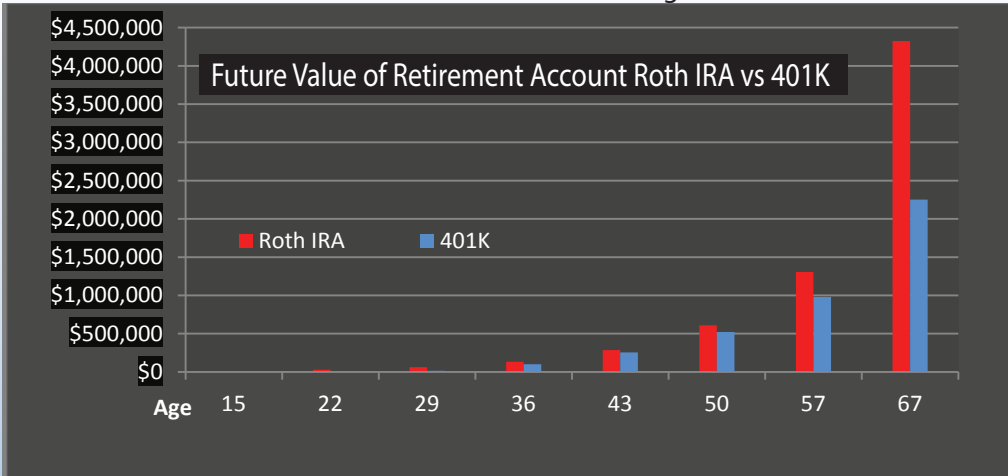
Accumulated Wealth = **Self Security**™

The primary purpose of 1417Power is to provide the opportunity for creating and accumulating wealth.

-  **1417Power offers parents, grandparents, companies, and others - individually or as a group the opportunity** to sponsor a Student Employee ("SE"). The sponsor fee will be used to pay SE wages (employer FUI, SUI, payroll taxes, employee payroll and income withholding tax), and **make contributions to the SE's Roth IRA, plus net take home wages.** There are no book costs or other fees.
-  **The wage earned is designed to maximize the contribution to the SE's Roth IRA account and provide "take home" pay.** SE's ages 14, 15 and 16 years old are protected by federal and individual states' Child Labor Laws and the Fair Labor Standards Act. 1417Power meets all these legal requirements.
-  **The SE's duties** will be to use 1417Power's website to complete study assignments, **market surveys and advertisement assessments.** Our education program is intended to be a supplement to the SE's primary schooling.
-  **Student Employees will work from their respective homes using their home computer at times authorized by their parents.**

The impact of starting young cannot be overstated. As the chart below shows, adding 12 years of **COMPOUNDING INTEREST** and being **TAX EXEMPT** results in wealth building.

Waiting until late twenties to start a 401K can NEVER catch up.



Roth IRA based on \$5,000 for three years starting at age 14\* tax exempt.

401K based on \$14,500 for 41 years subject to today's tax rate. (future tax rate may be higher)

The same annual interest rate used for both programs.

Example total cost: 1417Power program \$32,400 vs 401K Program \$594,500

The solution to Self Security is to utilizing a tax exempt Roth IRA savings account and start as early as legally allowed. To start a Roth IRA requires a W-2 income. Child Labor Laws restrict starting paid work until age 14, and have strict rules. 1417Power meets all the legal requirements.

## Fees with Resulting Pay and Savings Table

Sponsors select the enrollment level, the take home pay rate and the participation duration. The table holds example enrollment levels with the resulting work hours, showing different rates of take home pay and the resulting wealth building of a Roth IRA accrued by age 67\*. The Roth IRA Value depicted in the table below is based on 36 months participation starting at age 14. Longer participation will produce higher values.

1417Power offers fees at every 25 dollar increment from \$250 th \$800

Sponsor Monthly Tuition	Months of Participation	Hourly Take Home Pay Rate	Monthly Work Hours	Monthly Take Home Pay	Annual ROTH IRA Contribution	ROTH IRA Value at Age 67*
250	36	\$5.00	4	\$20.00	\$1,309.80	\$1,0146,382
250	36	\$11.00	4	\$44.00	\$1,042.27	\$808,787
475	36	\$5.00	8	\$40.00	\$2,990.23	\$2,320,374
475	36	\$11.00	8	\$112.00	\$2,421.68	\$1,879,186
800	36	\$5.00	14	\$70.00	\$5,417.53	\$4,203,917
800	36	\$11.00	14	\$224.00	\$4,414.27	\$3,425,404

Reflects 2014 payroll rates (Social Security at 6.2% & Medicare at 1.5%) plus Federal Income Tax per IRS Publication 15 based on no dependents rate. If the SE lives in a state with income tax, a state income tax premium is added to the fee if income level requires withholding. Roth IRA maximum of \$5,500. If any of these are changed, net Roth IRA contribution will change.

\* The calculated wealth creation is not a forecast or projection. It provides, on a mathematical basis, the value of the ROTH IRA account values at age 67 based on 11.5% annualized return. (the 40 year average for the S&P 500)

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## DISCOUNT PROGRAMS

**Group Plan:** All individual SE fees are discounted by 1% for each additional SE enrolled. The maximum group plan discount is 8%.

**Prepayment Program:** The SE fee is discounted 2% for each full year monthly prepayments start ahead of participation. The discounted amount is paid over a longer period, which reduces the monthly cost for the sponsor.

**Prepayment & Group Plan Program:** Sponsors desiring to enroll in prepayment for 2 or more prospective SEs earn the group plan and prepayment discounts applied to each SE fee when qualified.

**Concurrent & Prepayment & Group Plan Program:** You could qualify for all combined discounts.

**Lump Sum Prepayment:** The lump sum prepayment program provides a discount of 3% for each full year in advance that a single year's fee is paid in a lump sum. The lump sum prepayment can be added to group plan program discounts.

**Employer Payroll Deduction Program:** Employers that offer the 1417Power program to their employees gain an automatic 5% discount for their employees if they do payroll deduction and electronic remittance. Requires a minimum of 4 participants.

*Discount programs may be combined at the sponsor level, where Student Employees can be from multiple households, to earn a maximum 20% discount.*

The Roth IRA is at the brokerage of your choice. 1417Power makes twice monthly payroll deduction deposits direct to your Student Employee's Roth IRA account. Plus a monthly true-up direct deposit to maintain the Roth IRA contribution at the maximum amount allowed. There is no long term contract; your commitment is month to month.



**1417Power exists because the founder wanted a way to create wealth for his grandchildren. Paul Lucking is a grandfather and the founder of 1417LLC (1417Power and 1417Pulse).**

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For more information visit [www.1417Power.com](http://www.1417Power.com)  
**1417Power Self Security for the Next Generation™**