

WHAT HAPPENED TO YOU AT CAMP LEJEUNE?

VETERANS LIKE YOU ARE BEING FLOODED WITH "CAMP LEJEUNE" JUNK MAIL, TV COMMERCIALS, RADIO SPOTS, AND INTERNET ADS. IT IS OVERWHELMING. WHICH ONE IS THE SCAM? ARE SOME JUST "OK"? WHO WILL PROTECT ME AND MY FAMILY THE BEST? SO MUCH NOISE!

YOU ONLY GET ONE SHOT AT THIS. AND THE CLOCK IS RUNNING. WHY NOT CUT THROUGH THE CLUTTER WITH A FELLOW VET? SEVERAL VETS CALLED. THEY WANTED TO KNOW WHAT THIS CAMP LEJEUNE STUFF WAS ALL ABOUT. SO I LOOKED INTO IT. FOUND EXCELLENT ATTORNEYS WITH OVERWHELMING TRACK RECORD OF SUCCESS.

CALL US 888-954-3375

WHY NOT MAKE SURE THAT YOU GET EVERY NICKEL YOU DESERVE?

GET ANSWERS TO YOUR QUESTIONS:

How do I protect my health, home, lifesavings, family and legacy?

Why is an outdated will worse than no plan at all?

How can I be sure people I trust will make medical and financial decisions for me, if I cannot?

How can I control the care I get (and do not get) in a medical emergency?

How can I protect my kids' inheritance from divorce, bankruptcy, and their own poor decisions?

How do I avoid heavy taxes from the new law on my retirement plans (like my IRA or 401k)?

Come to the LifePlan™ Workshop!

Get Answers at Our Live, In-Person, Group Workshops!

Grand Rapids

Saturday, May 6
1pm

(616) 361-8400
4965 East Beltline Ave NE
Grand Rapids, MI

Holland

Tuesday, May 9
1pm

(616) 796-9600
12330 James Suite B10
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THOUSANDS OVERPAID BILLIONS

EMPLOYEE RETENTION TAX CREDIT

SHOULD GOVERNMENT KEEP YOUR OVERPAYMENT OR GIVE IT BACK?

(YOU OVERPAID DURING COVID, WHY NOT GET THE EXTRA MONEY BACK?)

IT'S YOUR MONEY - GET YOUR MONEY BACK

Small businesses run by middle class entrepreneurs are America's lifeline - the backbone of our economy. Small businesses are being assaulted as never before. COVID restrictions wiped out thousands upon thousands of mom-and-pop shops, restaurants, factories, and other enterprises. Now runaway inflation, recession, skyrocketing interest rates, and the difficulty of finding reliable employees are giving small businesses another gut punch.

During COVID, to lessen the load (on itself), Congress changed the employment tax laws. Consequence: Your business overpaid employment taxes in 2020 and 2021. You paid too much. Should the government keep the extra money you overpaid?

WHY DID YOU OVERPAY?

You overpaid because you were told to pay - by your payroll service, accountant, CPA, bookkeeper, MBA. Millions of small businesses overpaid billions of tax dollars. Is it wrong to pay what you owe and not a penny more, not a penny less?

Since when does your business pay more than your vendors require? If you mistakenly overpaid a supplier, shouldn't you get the overpayment back?

TAXES ARE THE CONGRESSIONAL HAMMER

Congress uses the tax code to entice, tempt, influence tax-paying businesses to do what Congress wants. In big ways and small ways, Congress never stops tinkering with the tax code so that you will dance to their tune. When your biggest tool is a hammer, it is ridiculous to think that everything starts looking like a nail. Oh c'mon!

Taxes are the favorite Congressional hammer. Unemployment from the COVID panic and pandemic was the nail. Could Congress resist whacking away with its most powerful tool? Congress changed the tax law.

WHAT THE TAX CREDIT IS, REALLY

Congress offered small businesses a deal: We want you to keep your people employed. Keep paying them. Keep paying their benefits. Even if they don't work. Even if governmental orders shut down your business. Even if your revenue falls off the cliff and crumbles.

Congress said if you do these things, we will adjust your employment taxes. If small businesses like you agree to dance to the Congressional tune, you won't have to pay employment taxes. In fact, we'll give you additional money back to help with your payroll.

And, if you already overpaid employment taxes under the new law, you can have the extra money back. You can get back a refund for what you overpaid. Congress said, "Do what we ask and we will give you your overpaid tax dollars."

WHY DID CONGRESS GIVE THE EMPLOYEE RETENTION TAX CREDIT?

Simple. Congress did not want to pay unemployment money to your employees. Congress did not want you to lay off or fire your employees. Because you did what Congress asked you to do, you get a tax benefit, the Employee Retention Tax Credit, ERTC. It is a tax law change by the government that benefits only the small businesses that did the work and paid the costs that Congress wanted to avoid.

CONGRESS TURNED SMALL BUSINESSES INTO AMERICA'S UNEMPLOYMENT AGENCY

Hundreds of thousands of small businesses went bust during the COVID. Millions of Americans were thrown out of work. Millions of Americans applied for government unemployment benefits. They broke the system. The Depression Era unemployment insurance system was overwhelmed by COVID. How much worse could it have been if you laid off your people too? Could you have restarted from scratch? Would you even want to? ERTC is how Congress paid you to be their national unemployment agency. Is it ridiculous to think that if Congress wanted you to be their national unemployment agency that you would get some tax incentives to play that role?

Does Congress ever give anything away for free? Does Congress ever make anything easy? You overpaid your employment taxes because Congress changed the rules. Your tax advisors did not notice and so you paid too much. Should Congress keep the extra money? Are you surprised that, since the pandemic is officially yesterday's news, and since you already did your part, now Congress wishes to keep your overpayment? Isn't that par for the course?

All small business owners know that their biggest tax nightmare is Employment Taxes. Failure to pay

unemployment taxes, FICA, FUTA, and the rest leads to criminal prosecution. But now the shoe is on the other foot. Congress changed the rules and you paid too much. Period.

Now they want to keep the extra. And if you do not ask for your money back, they will keep it. You must claim your overpayment quickly, by their rules, or your opportunity will be lost forever. The time to get your money back, your overpaid taxes under the new tax rules, is quickly running out.

Do you like to overpay?

Do you enjoy being cheated?

Do you like deals where you perform and the other guy screams?

Can you stay in business by allowing others to walk all over you?

Can you thrive, grow, serve your clients, your customers, your team members and overpay your taxes too?

Why would you let your business be their doormat? Why would you leave your hard-earned money to a bully because you couldn't be bothered to pick it up or even ask for it back?

Imagine the return of a few hundred thousand up to several million dollars of tax overpayments. Could that make a difference in your personal or business life? Do you think the government knows better than you do how to spend your money?

A SAFE, SECURE, RELIABLE SOLUTION

Over 5000 small businesses who overpaid. About \$1.5 billion of overpaid taxes claimed. More companies everyday have benefited from tax preparation services provided by a company created to serve this need of small businessmen and women. Carrier-Robins. Tax Preparation Services from coast-to-coast.

Most of our overpaying taxpayers relied on CPA advice to keep them informed. They counted on payroll tax services to let them know what was happening. Based on this advice thousands of tax paying businesses overpaid millions in employment taxes

It's understandable that business owners would rely on their CPAs and the traditional, conventional, antiquated, unregulated professional tax preparers, as they always have. Accountants are good at following the numbers. CPAs, Bookkeepers, Accountants are number-based. If there's a numeric solution, they seize on that numeric solution and they are done.

It's the same old problem I mentioned before. When all you've got is a hammer, everything looks like a nail. With the Employee Retention Tax Credit, there is a numbers test to see if you've overpaid your employment taxes. The numbers test is easy. It's straightforward, it's obvious. And CPAs love it. The problem is that the numbers test misses most overpayments by small business. Congress and the Internal Revenue Service are playing chess. But your CPA is stuck on checkers.

That's why we have dozens of lawyers, practicing attorneys to perform your tax preparation services. If you know anything about lawyers, you know that they dig, dig, dig. Lawyers never accept your first answer. Period. Lawyers are bound and determined to analyze, dig, question, substantiate. They are annoying. But thorough.

The "Lawyer Hammer" is to look at all of the facts, read all of the law and regulations After the research is done, the lawyer way is to dive deeply with the business owner into the unique facts and circumstances of each individual business.

To a CPA, a business is a numbers volcano. If the CPA or the bookkeeper can figure out the figures, they are done. However, to an attorney, a business is much, much more. There are all the various aspects of each business. There is marketing, sales, production, service, training, warranty work, additional sales.

Every business lives in a great interlocking web of activity. There are customers, there are suppliers, there are all sorts of other folks, other businesses with whom you operate.

From landscaping services to auto detailing shops to defense contractors to medical practice groups of cardiac surgeons. Each business entrepreneur lives his or her own unique story.

Numbers driven analysis has its place. Numeric analysis is very useful, no doubt. But if that were all it took to run a business, to be successful, why aren't CPAs and MBAs running the show? CPAs and MBAs can be useful, skillful technicians, but that's it. And that's why all the MBAs and CPAs are not out there running businesses. They mostly work for you, the entrepreneur.

Attorneys, like you, must see the bigger picture. Attorneys cannot afford tunnel vision. Attorneys must eliminate the blind spots. Make no mistake, the most common reason that clients have stated for #1 overpaying their taxes in the first place and #2 letting the government get away with keeping the overpaid tax is that they were told to do so by the number crunchers.

If revenue did not shrink enough, says the CPA, government keeps all the overpayment. No matter how undeserved or illegal because you didn't even ask for the refund. No follow through. Let us be clear, MBAs and CPAs are wonderful folks doing important work, but you can't use a hammer to paint a house. Period. To accomplish the goal, you need the right craftsman using the right tools to get the best results.

Congress expected that you would keep your doors open. One way or the other, Congress expected that sometimes you would have decreases, massive decreases in revenue. But Congress also understood that sometimes you would find ways to generate revenue even if governmental orders shut you down, fully or partially. That's why when Congress changed the tax laws and if your business suffered a full or partial suspension of its lines of business due to governmental orders, Congress offered employment tax relief.

Surgeons prohibited from elective surgery who turned to taking on trauma cases are eligible.

High tech companies selling generic mass market volumes of low-end memory chips instead of their highly engineered, Top Secret military black boxes are eligible. Restaurants closing their dining areas but still bringing in money by delivery are eligible.

And there are thousands more individual cases in our tax preparation work. Every i dotted, every t crossed, backed up by an unequalled repository of governmental orders from all 50 states. Federal, state, county, city, local school boards, townships, county health officials, sheriff and police orders. All of these are used to make sure that you receive your overpayment back. Our exhaustive methods leave no stone unturned. Make sure you get every penny back that you overpaid by error or by mistake because you were told to do so.

Responsible tax preparers do not offer Pie in the Sky. Is it responsible to inflate overpayment claims or the potential for recovery? Is it right to risk the good name, business, and personal reputation of America's small business owners? You can count on our tax preparation services because our tax preparation services are based on years of evaluating fact patterns, proximate cause, impact, and consequence. Applying the law to specific facts of each unique situation is what we've been doing for decades.

Employing this special expertise in the tax preparation arena, while not legal services, engages highly developed methodologies that MBAs and CPAs simply do not claim to match. Is that any surprise? Would you trust a lawyer to keep your books? Do you think that Perry Mason would make a good accountant? If you saw Matlock coming at you with a calculator, you should run away!

That's why we hire and use bookkeepers, MBAs, CPAs, and accountants. We need experts to crunch the numbers, but that is not enough. You already know the limitations of CPAs and accountants. Those limitations are why you overpaid your taxes in the first place. Those are the folks discouraging you from getting your money back.

Find out quickly and easily just how much you overpaid. How much of your money is still in the IRS vault right now? It is simple and easy to get started. Simply call. "Rough and ready" estimates can be determined promptly.

And then, when we have analyzed your payroll records, your profit and loss statements, Payroll Protection Plan and other records, and most importantly, interviewed you to determine your unique facts, we will reach the precise overpayment amount. Not a penny more, not a penny less.

Look in your e-mail inbox. You've probably got at least half a dozen emails promising \$26,000 per employee. Hogwash! \$26,000 per employee is the absolute maximum you might recover. And you may have overpaid that maximum amount. But experience born of 5000 cases and over \$1.5 billion in reclaimed overpayments suggests that that number is not likely.

Is a good idea to leave money on the table? Are you happy to overpay your taxes and not get the refund? Is it fair for the government to hold on to your money? Should your team of bookkeepers, MBAs, and CPAs lead you down the primrose path? Wouldn't it be worse to give up the safety, security, and reliability of a team of attorneys providing tax preparation services?

IT'S EASY TO GET STARTED, CALL TODAY

616-361-8400

david@davidcarrierlaw.com

Easy!

GET ALL YOU NEED: ESTATE PLANNING IS LIKE FLYING

If you want to fly to Florida, you have many choices. Even among the least expensive airlines. Fly to Florida, direct from home, with no connecting flights. Nonstop! \$59 round trip! Amazing. The seat doesn't recline. No free soda. No free peanuts. There are no movies. You pay extra for everything, but you only pay for the things you want.

You can still get dressed up if you want. If you really like getting a box lunch with rubber chicken at 40,000 feet, go first class. And if you really want to burn through your life savings, fly in a private jet. \$59,000 round trip from Miami to Grand Rapids. Cheap!

GET WHAT YOU NEED AT A PRICE YOU CAN AFFORD

Air travel is safe. Super safe. You are safer in the airplane way up high in the sky than when you are driving home from the airport. True fact.

You are as safe with your \$59 ticket as you are with a \$59,000 private jet. Plus, both options will get you to Orlando to visit the Mouse. And safely back home again. Just the facts.

Schedule, price, amenities... you get to work this out with the airlines. What do you value? Make your decision. That's the American Way!

All these choices can be confusing. But do you want to surrender? Do you really want to go back to the old way of doing things? I didn't think so.

DON'T PICK AND CHOOSE... GET EVERYTHING PRICE REDUCED BY 50-66%

What if you could have it all? Asset Protection. Long-term Care Protection. Full funding of your trust. Access to live counsel. Secure assets for yourself, your spouse, your family. Avoid Probate. Save Taxes. Protect Leftovers for the kids.

If you want the old-fashioned, more expensive one-on-one process... great! We are not giving that up.

On the other hand, if you want all the results, at drastically reduced fees, perhaps you might consider a series of live and video meetings with other folks just like you.

1. In person: The LifePlan™ Workshop – No change; Stick with what works.
2. In person: The Blueprint Design – Together with the other folks from your LifePlan™ Workshop, you complete a confidential workbook with detailed information about yourself and your family. Your hopes and dreams. You commit and pay ½ of the reduced fee.
3. Zoom Meeting: One-on-one Review Meeting with Your Counsel – Freely and confidentially discuss options and make decisions.
4. Email Delivery: Receive and Review Documents. Expert videos step you through each document. Note any questions or concerns you may have to discuss with your Counsel.
5. In person: Signing and Initial Funding Meeting – Transfer assets to your trusts. Payment of the balance of the fee.
6. In person: Follow Through Funding Meetings – Finish the Job!
7. In person/Zoom/Video: Ongoing support and Assistance
8. Cost: One-third to one-half of current fees, plus \$119/month for ongoing funding and other services. Drop at anytime.

Do you want to fly first-class to Florida? Safe, Secure, Comfortable. Some folks do. And they are willing to pay the additional costs.

Do you just want to get to Florida? Safe, Secure, Some Inconvenience. Drastically reduced fee?

Either way, the process is safe and secure. You get every bit of security and asset protection.

As you continue as a member, you can add optional trusts and features. Membership has its privileges.

GET EVERYTHING YOU NEED, EVERYTHING YOU WANT

You do not have to settle for the disappointing failure of traditional estate planning. You can get the LifePlan™ Advantage at no greater cost to you.

TRADITIONAL TRUST PLANNING IS PROFOUNDLY MISTAKEN

WHY DO THEY BANK ON DEATH?

WILLFUL IGNORANCE OR INTENTIONAL SCAM? WHY NOT BOTH?

Traditional estate planning supposedly avoids probate, saves taxes, and safely, efficiently delivers your remaining property and money to your heirs or beneficiaries. After you have passed on. Traditional estate planning is not concerned with you while living, only after death. Nobody cares what happens to you while you are alive. How does that help you?

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it.

Are you surprised that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term

care? Why is your estate planner surprised? Isn't that their job? Or is your estate planner in denial?

You can defeat Nursing Home Poverty. LifePlanning™ empowers you. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society,

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifesavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad spent the last years with security and peace of mind.

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all. It is possible that you do not believe in the passage of time or its effects on you.

Peace of mind and financial security are waiting for everyone who practices LifePlanning™. You know that peace only begins with financial security. Are legal documents the most important? Is avoiding probate the best you can do for yourself or your loved ones? Is family about inheritance? Or are these things only significant to support the foundation of your family?

Do you think finding the best care is easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Well, here you are. Now you know. No excuses. Get the information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones.

The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?

NO POVERTY. NO CHARITY. NO WASTE.
It is not chance. It is choice. Your choice.
Get Information Now. 800-317-2812

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