

Protecting Clients in the Financial Storm

Curtis D. Blair, CEO

The Blair Group, LLC

If you like uncertainty and (occasionally stomach-churning) surprises, you probably like today's stock market.

However, if you prefer stability and reliability and want to preserve the money you are using or will use for retirement, you'll probably love The Blair Group. "Our firm assists clients in planning for their financial futures, with an emphasis on protecting their assets and guaranteeing a retirement income stream," says its CEO, Curtis D. Blair.

While preservation of wealth is foremost at The Blair Group, saving on federal income taxes has become a focal point for many clients. Because taxes have become so crushing to business owners, the firm sought someone who could help reduce this burdensome headache. Accountants and CPAs are very good at tax preparation, but they are not able to help structure businesses to take full advantage of the tax code. Only tax attorneys are qualified to work in this area.

Protection Against Over-Taxation

Saving income tax dollars is another form of asset protection. The Blair Group has helped high-net-worth clients save substantially — and legally — through its trusted and valued association with Tax Law Solutions (TLS), a firm of tax attorneys and accountants. They evaluate clients' tax returns and customize plans for



RECOGNIZED LEADER

Curtis D. Blair, founding partner and CEO of The Blair Group, is a military veteran. He is a recipient of the Congressional Order of Merit, conferred for outstanding integrity in business and finance. He also served as Texas' representative to the Business Advisory Council and was listed in the *Wall Street Journal*. Curtis is a long-standing member of the National Ethics Association, as well as the Chamber of Commerce and Better Business Bureau. He has been published in numerous medical publications over the years and is a highly sought-after speaker and teacher regarding financial matters.

"Our clients don't lose money."

— Curtis D. Blair

them, backing up their advice with regulations and rulings. "The key is proper tax structuring. TLS consistently shows our clients who are currently paying over \$75,000 in income tax how they can save 30 to 50 percent on their federal income tax!" Blair says.

Capital Preservation – Zero Loss

The Blair Group's emphasis continues to be protection and preservation of the assets you have accumulated through a lifetime of hard work and savings.

According to Blair, fixed index annuities are the sheltered port in today's financial storm. "The market is very volatile," he says. "Our clients are more interested in keeping what they have and earning a reasonable rate of return than in risking their wealth in a very unstable market."

Fixed index annuities are insurance products. The Blair Group is highly

selective about its provider companies, using only A (Excellent) or A+ (Superior) carriers. "There are hundreds of insurance carriers in the U.S.," says Blair. "We use only the top-rated companies."

Fixed index annuities (FIAs) are insurance contracts that offer many of the features of fixed annuities, such as tax deferral, death benefit and guaranteed retirement income, combined with the opportunity to earn interest based on changes in an external market index. "Our clients don't lose money when the market goes down. FIAs don't lose value due to market fluctuation!" Blair says.

The Blair Group has focused on this strategy since 2001, but is celebrating its 35th year in business. Many of the firm's clients are retired or nearing that stage of life. The firm offers a complimentary Retirement and Social Security Timing Report. For those interested in learning more, the next steps are simple. Meet to explore financial details, identify assets to protect, and consider recommendations that will achieve your goals.