



— THE —
**CONTROL
REPORT**

THE **TAX-FREE**

STEALTH INVESTMENT

**PROTECT YOURSELF FROM THE EXORBITANT TAX RATES AND HIDE
YOUR INVESTMENT AND MONEY FROM THE GOVERNMENT'S EYES**

THE CONTROL REPORT

RECLAIM COMPLETE CONTROL

The Tax-Free Stealth Investment

As you probably know... the left wing is dominated by “tax the rich” policies...

The Nation just recently called the government to tax people with money even more...

EDITORIAL / JANUARY 23, 2024

We've Got to Tax the Rich

Of all the ills afflicting our democracy, the failure to rein in the power of money remains the most egregious.

And, as part of the permanent transformation of America, I believe the tide will finally turn against citizens who have assets...

In fact, as soon as someone like Michelle Obama takes office, we may see tax hikes that rival the highest tax rates in our lifetimes...

Taxes running north of 80%, or more.

And before you think that won't happen here in America, think again...

Although most people don't know this, according to taxpolicycenter.org, the US actually had marginal tax rates as high as 94% in 1944 and 1945.

Imagine working your fingers to the proverbial bone...

All for an honest salary of \$50,000...

Or \$100,000...

Only to see \$94,000, or more, of your hard earned money ripped from your hands...

And handed to lazy, entitled snowflake millennials who all want participation trophies for life.

Scary, isn't it?

Especially with CNBC reporting on the cost of living being so high, that even Americans earning over \$100,000 are living paycheck to paycheck...

PERSONAL FINANCE

Here's why even Americans making more than \$100,000 live paycheck to paycheck

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And it won't just be a tax on income or capital gains...

But I believe it's likely we will see a wealth tax in the near future...

That's a tax on the money you already have and have already paid income taxes on.

This proposal is gaining traction in states like California...

California's Wealth Tax Arrives

It doesn't matter if you're middle class or wealthy, your existing taxes are going to go up under a Michelle Obama administration.

And brand new taxes like a wealth tax will be levied...

Leaving you with less and less of the money you've worked hard for.

Luckily...

I've found a 100% legal and tax-free investment that's a great shelter for your money.

And, it will generate income for you...

While also giving you the ability to keep that wealth off-the-grid...

We'll cover it here...

And it includes all the details about what this investment is... how it works... where you can buy it... and how to keep it off the grid if you so choose...

A Tax Free Investment That The Feds Can't Touch

I'm talking about certain municipal bonds.

Municipal bonds are bonds issued by local governments. Usually to fund construction projects.

Like any other bond, they pay regular interest payments to you. But the law says that the federal government cannot tax the income you receive from them. Depending on the municipal bond you choose, you may have to pay state taxes on that income. But you'll have to see on a case-by-case basis.

Let me go through some of the basics of municipal bonds, and then I'll give you one particular option to take advantage of them, beyond researching individual bonds you might want to buy on your own...

What are Municipal Bonds?

Municipal bonds, often referred to as "munis," are debt securities issued by local governments or their agencies to finance public projects such as schools, highways, bridges, and water treatment facilities. These bonds are typically considered relatively safe investments due to the low default rates historically associated with municipal issuers.

Where Can You Buy Municipal Bonds?

Brokerage Firms: Many brokerage firms offer municipal bonds for purchase. They may charge a commission or markup on the bond's price.

Financial Advisors: Some financial advisors can help you purchase municipal bonds directly or through managed accounts.

Bond Funds: You can invest in municipal bond mutual funds or exchange-traded funds (ETFs) which pool investors' money to invest in a diversified portfolio of municipal bonds.

Tax Treatment of Municipal Bonds

One of the key attractions of municipal bonds is their tax treatment:

- **Federal Tax:** Interest income from most municipal bonds is exempt from federal income tax.
- **State Tax:** If you buy bonds issued by entities within your state of residence, the interest income is usually exempt from state income tax as well.
- **Alternative Minimum Tax (AMT):** Some municipal bonds may be subject to the AMT, especially those with certain tax features.

What Affects Municipal Bonds?

Several factors influence the performance of municipal bonds:

- **Credit Quality:** The financial stability of the issuer significantly affects bond performance. Higher credit quality bonds typically have lower yields.

- **Interest Rate Environment:** Changes in interest rates can impact bond prices. When interest rates rise, bond prices generally fall, and vice versa.
- **Economic Conditions:** Economic strength or weakness within a municipality can influence bond performance.
- **Call Provisions:** Some municipal bonds have call provisions that allow the issuer to redeem the bonds before maturity, which can affect investor returns.

Who Municipal Bonds Are Good For

- **Income-Oriented Investors:** Investors seeking tax-advantaged income streams often find municipal bonds attractive.
- **Conservative Investors:** Municipal bonds are often seen as a conservative component of an investment portfolio due to their historically low default rates.

Risks Associated with Municipal Bonds

Credit Risk: The risk that the issuer may default on interest or principal payments.

Interest Rate Risk: Fluctuations in interest rates can affect the market value of bonds.

Liquidity Risk: Municipal bonds may be less liquid than other investments, making them harder to sell without significant price concessions.

Call Risk: If a bond is called, investors may have to reinvest at lower interest rates.

Market Risk: General market conditions can impact bond prices.

Tax Law Changes: Changes in tax laws could affect the attractiveness of municipal bonds.

There are thousands of municipal bonds you can choose from -- ranging from riskier jurisdictions to safer ones, and with all different yields.

If you don't have the time or inclination to research and pick one, you can consider buying what's called a municipal bond fund.

These funds trade on exchanges just like any stock or ETF. Meaning, you can buy them through your brokerage account.

When you buy into a municipal bond fund, you're buying a share of the pool of municipal bonds that the fund managers have bought.

Since the fund owns the bonds... and since the bonds pay interest payments... if you own shares in the municipal bond fund, you get dividends from the fund. (They usually take out administrative fees for managing the fund. Obviously, if you directly buy individual municipal bonds, you don't have those fees. But you have the extra work of researching and choosing the bonds you want. And it's not as simple as buying one of these municipal bond funds.

Just like the interest payments flow through in the form of dividends...

... so does the tax-free status of that income (depending on the fund you choose this might not be the case. But there are municipal bond funds where the tax treatment is applied to the dividends.)

Two municipal bond funds to consider are the AllianceBernstein National Municipal Income Fund (AFB) and the Nuveen Quality Municipal Income Fund (NQU).

When you buy shares, it will deliver federally-tax-free income in the forms of dividends.

If you sell your shares for a capital gain, later, I believe you will be taxed on those capital gains. So just understand that I'm only talking about the dividend income being federal-tax-free for those two funds (or, if you buy a municipal bond directly, the interest income is federal-tax free).

Again, just know that if you choose another municipal bond fund outside of those two options above. you'll have to look closely to make sure their dividends are tax-free, too. You can find that information in any fund's prospectus.

Remember, you're either being controlled or in control,

A handwritten signature in black ink, appearing to be 'Peter Coyne', written in a cursive style.

Peter Coyne



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