



## TAX-FREE INCOME FOR RETIREMENT

# TORCA

### What is TORCA?

TORCA is an investment vehicle designed to provide you with tax-free retirement income. It is a lot like a Roth IRA conversion, but it is much more effective than a Roth. The taxes that will be paid upon conversion are actually subsidized by the TORCA vehicle itself; nothing comes out of your pocket.

There is nothing more powerful than tax-free income during your retirement years. TORCA protects and maximizes what you've worked toward your entire life; a carefree retirement.



Legacy DLC, Inc.

David & Lisa Camacho (210) 422-1199; (830) 515-9598  
[LegacyDLCinc@gmail.com](mailto:LegacyDLCinc@gmail.com)

### TAX-FREE INCOME

Many of the vehicles investors use to save for retirement create taxation. IRAs and 401(k)s, for example, delay but do not eliminate taxation. TORCA, in contrast, can create a tax-free cash flow.

### THE TORCA VEHICLE ABSORBS THE INVESTMENT RISK

The TORCA bears the entire investment risk and protects its policyowners from this risk of market downturn.

### NO NEGATIVE RETURNS

Clients negatively impacted in recent years by declining values in the equity, bond and real estate markets now understand the value of a guarantee that their annual returns will never be negative. With TORCA, the client is completely protected from that risk.

### EXCELLENT GROWTH POTENTIAL

With TORCA, if the index performs well over the period measured, the amount that will be credited on the cash values tied to the index provide ample growth and a guaranteed minimum interest credited.

### MITIGATE TAXES ON SOCIAL SECURITY

TORCA provides tax-free income to potentially reduce or eliminate taxes on your social security. Many people don't know this, but the money you make from Social Security in retirement may be taxed as income if you make more than a certain limit.

**Let us show you how this powerful  
strategy can work for you!**