



*The following Special Report was generated from a recent radio interview. Coach Pete interviewed Rick Bueter on his show on 2 consecutive weeks. This was the 2nd interview. Coach Pete found the information extremely fascinating, so we decided to turn the interview into a written report that could be used as a desktop reference to many who had financial questions. Enjoy.*

*(Please keep in mind this is a direct transcript of spoken word.)*

### **Pete**

Folks, this is the time of the show where I go out around the world, and I have someone on who has made a difference in my life and really pointed me in the right direction, or someone that I've been wanting to talk to forever, whether it be a celebrity, someone you've seen on TV, someone you've read about in the news, or someone you've read books of. We've got a repeat visitor on the show because I just reestablished contact with him after having him on in 2011, and then I just recently had him on in 2016 talking about his book *The Great Wall Street Retirement Scam*.

He's got a brand-new book out here that's even better than *The Great Wall Street Retirement Scam* because it applies to every single one of you who wants to retire and not have to share all the money you have with the government as far as taxes. The name of the book is ***Build Your Bunker***, and the subtitle is **"Discover the Financial Bunker Strategy Used by the Wealthy Elite to Shelter Billions of Dollars."** On the top of the book, it says, "Stop the government taxation of your financial future." His name is Rick Bueter, and he's joining us from San Diego. Welcome back Rick!

### **Rick Bueter**

Great to be back on your great show, Pete.

### **Pete**

Now, what inspired you to write – this is a great book, by the way. What inspired you to write this book?

### **Rick Bueter**

This is actually our second book. The first one was *The Great Wall Street Retirement Scam*. After I finished that book, I took a few years off to just absorb the fiscal environment of the government. We've been through eight years of a dramatic experience, to say the least, with our government.

Several years ago, I had done some research on these specially designed financial accounts that are used by the commercial banks to shelter money from taxes. I looked at how those accounts were being used by the elite to move billions and billions of dollars through their families. Then I looked at the fiscal situation of our government. Basically, we're looking at a situation where we're going to have a debt in this county of \$25

trillion in under 10 years, really. We're at very low interest rates today to finance the government debt, and as those interest rates move up, the cost to finance the government is going to become more and more.

We've got social programs today – Social Security, Medicare, all these government handout programs – that don't have money for them. They're unfunded. Even the people getting Social Security today who think they're getting their own money, that's not your own money. That was gone a long time ago. We are headed towards a place in time where the government is going to be challenged in a huge way, regardless of who our president is. For the next four years, we have Donald Trump, but that's for four years that we know for certain. What comes after that? Nobody knows.

The problem is where do we place money to be sheltered from taxes – there are going to be higher taxes; there's no question; Donald has got to find the money someplace to pay for all this stuff – where we can shelter it from Wall Street, where we can create predictable growth on our money, and still have the use, control, liquidity of our money for our own purposes and lives. When I started asking those questions, I was shocked to find out about these accounts.

### **Pete**

You said use, control, and liquidity. Those are three main points that I speak with folks every time I meet with them when we're designing retirement plans, just making sure their money is in the right place. Talk about use, control, and liquidity, Rick, because those are very important points.

### **Rick Bueter**

If you think about the IRAs and the 401(k)'s, because that is what everybody knows today, the typical financial planning says, from the time you start working until the time you retire, you put your money in these accounts. *Today we have people in America that have 90% of their life savings in these.* When you do that, you give up the use. You give up the control. You give up the liquidity of that money for your entire life, for the most part, because all your money is tied up in those accounts then.

By the way, the average lifetime fees on those are \$150,000, and you may have losses. You probably don't have any guarantee of anything. Because you tie all your money up there, that then forces you to go to the banks to finance the major purchases of life because all your life, remember, it's tied up in the 401 and IRA, homes, cars, houses, college educations. When you borrow from the banks, Pete, you might even be borrowing some of your own money that sits in a 401(k). Now, think about this: The average financing cost for a two-owner couple in America over a lifetime are in excess of \$500,000.

**Pete**

Wow.

**Rick Bueter**

Wow. Yeah, I know. Now we've tied up our money in these 401(k)s. We're forced to go to banks. This is what I call a **triangle of collusion**. It's more like a triangle of confiscation. Follow me here for a moment, Pete. You'd never go in, buy a house, sign a contract, and move in without knowing the purchase price. You'd never do that, right?

**Pete**

No, never.

**Rick Bueter**

Okay, how about buy a car? Would you ever go in, buy a car, sign a contract, drive it off the lot without knowing the purchase price to the penny?

**Pete**

I think some people have done that in the past, but, no, I wouldn't.

**Rick Bueter**

Okay, of course not. Here's my point. Here is the great scam. The government, through the influence of Wall Street, has everybody in America putting money into these IRAs and 401k's when we have absolutely no idea what it's going to cost to use our own money. That's the taxes. Now think about the logic of that. How did they do that? We've all been scammed if we're doing that.

What's the solution? The solution is you create a pool of savings outside of IRAs and 401(k)'s where the tax freedom exists, where the money can grow tax-free, compound tax-free, where you still have the use, control, liquidity of the money your entire lifetime, where in the final years of life you can draw tax-free income. When you die, it all goes income-tax-free, government-free to your family. That's what I call the financial bunker.

**Pete**

Folks, we're talking to Rick Bueter, who is the author of the book *Build Your Bunker: Discover the Financial Bunker Strategy Used by the Wealthy Elite to Shelter Billions*. Now, Rick, we talk about the wealthy elite. They have utilized this strategy for years, decades, even centuries, haven't they?

**Rick Bueter**

Absolutely. These are people that have access to the very highest degree of tax advice. As we have discussed on previous programs, most people have advisors who don't have

any knowledge of the tax laws, let alone really understand how to create a professional pension.

**Pete**

When we talk about utilizing the government's tax code, because the tax code is like 70-some thousand pages long, you've identified in your book a very important tax code that is in favor of us as citizens. It's Section 7702. Do you want to talk about that?

**Rick Bueter**

This section of tax law is really a section that very few financial advisors that advise individuals really have any understanding about. It holds immense tax freedom. In fact, I'd like to say it's the void in the tax law. It's where there really is no tax laws about how you put money to work here. *When it comes down to it, using this section of the tax law really can make your money invisible to income taxes.* I know that sounds crazy, but when you look into this and you understand exactly how these types of financial accounts work, it's just amazing.

**Pete**

You talk about in the book how Albert Einstein was onto this. You have a chapter, as a matter of fact, called "Listen to Albert" about the compounding, right?

**Rick Bueter**

Right. Exactly. Yep, absolutely. Here's the thing: What the goal of finance and personal finance should be is to create a system to be able to grow and use the math of compounding until the day you die, to have a system where your money can grow and compound until the day you die. What I mean is never break the compounding cycle because if you break the compounding cycle, then you have to start over again. What the system of money is that I describe in *Build Your Bunker*, it's a system the uber-wealthy know, where their money compounds through generations and they still have the use, control, and liquidity of their money. Because of the power of compounding, that's how they've created billions.

**Pete**

You have six main strategies in the financial designs for freedom. Number three is passive tax-free retirement income. Very important. Then you mention just what you just did, the family multigenerational aspect of building the proper bunker.

**Rick Bueter**

Yeah, and let's talk about the family multigenerational because I think the grandparents in this world, of the Greatest Generation, and maybe their children, have realized the great confiscation of freedom that's happened in this country over the last couple decades. It's the confiscation of money through the financial system. They are looking

for ways to protect their children and grandchildren, and protect their freedom.

These specially designed financial accounts are being purchased by families, the grandparents, to be able to move money through the family income tax-free, to be able to have the use, control, liquidity of that money to live independently of the financial system. This means you don't have to go to banks to borrow money. You've created your own family private banking system, so its possibilities are enormous when you begin to get more knowledge and understand how this works.

**Pete**

Rick, I'm pretending I'm in front of the radio right now listening to you when you say income-tax-free not only for the person listening but for their family into future generations. I say it is too good to be true. What do you say to that?

**Rick Bueter**

It's about knowledge and understanding the tax laws of this country. There is nothing about it that is too good to be true. I can for a fact tell you that there are hundreds of billions of dollars today sitting in commercial banks. **There are hundreds of billions of dollars owned by the uber-wealthy in these specially designed accounts that are doing exactly as I've described.** It's just a function of a lack of knowledge. People don't know, and people don't know, Pete, because the advisors they're working with don't know, and the advisors don't know because they're being fed the propaganda of Wall Street.

**Pete**

There's an old saying by the baseball player Yogi Berra; he said that you don't know what you don't know. I'll tie that into what Albert Einstein used to say; knowledge is power. Folks, again, this is very important that you get educated. There is nothing too good to be true about this if you learn it the right way. I know you have a very special video series and explanation video on this if folks want to visit that at [taxfreecoach.com](http://taxfreecoach.com). That's [www.taxfreecoach.com](http://www.taxfreecoach.com). Again, his name is Rick Bueter, author of the book *Build Your Bunker*. Rick, thanks for your time today.

**Rick Bueter**

Thank you, Pete. It's been a pleasure to be with you.

**Pete**

Folks, if you want to listen to this interview again in its entirety, or share with your friends and relatives, you can always go to [financialsafari.com](http://financialsafari.com) and click on that As Heard on the Show icon. We'll be right back after this.

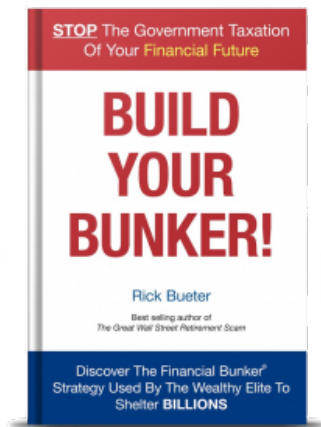
## About the Authors:

### Rick Bueter



Rick has over 30 years of research in taxes, politics and financial markets. He is a best selling author and financial patriot.

## Confiscation and The Coming Financial Crisis



It's time to build "Financial Bunkers."

His newest book "**Build Your Bunker**" presents the realities of the fiscal crisis the country and the people of America are facing right now.

Every American with financial assets to protect will find this book, valuable, informative and empowering.

## "Coach" Pete D'Arruda



Peter J. D'Arruda is President of the IARFC (International Association of Registered Financial Consultants), an Investment Advisor, and has been in the financial arena for nearly 25 years. He is the founder at a financial firm designed to help his clients "***Cross the street of life.***" At Capital Financial Advisory Group, LLC he and his team strive to help their clients take the worry out of living in retirement. Known as "COACH PETE" to most of his clients, Pete has made it his lifetime goal to assist his clients in achieving the levels of success they desire.

He has authored 6 books and co-authored 2. Two of his books have reached the best-sellers list on Amazon. The most noteworthy book, Successonomics, is one that Coach Pete co-authored with Steve Forbes. But, by far, his favorite book just happens to be his most recent, "7 Baby Steps to a ridiculously Reliable Retirement Income"

Each week he hosts the wildly popular, nationally syndicated, Financial Safari radio show, heard by millions each year. You can listen to past shows on iTunes and by visiting FinancialSafari.com He has just been named to the prestigious Forbes Leadership Council and will be submitting at least 6 articles a year to Forbes for their readers' print and web enjoyment. He graduated from The University of North Carolina in 1988.

Coach Pete is WINNER OF:

2 EMMYS

2 Quillys (best-selling author award)

3 EXPYS

He is a proud father of daughter, Caroline, age 11 with his wife, Kim.