

WELCOME  
***"THINK LIKE A DJ"***

***The  
EDU-Tainment  
Symposium***

***Hosted By Intuition Productions  
Martinez White, CEO***

***www.martinezwhite.com***

WHITE

THINK LIKE A DJ

7 STEPS TO SPIN POVERTY INTO PROSPERITY

**THINK  
LIKE**

**A**

**DJ**

**7 STEPS TO SPIN  
POVERTY INTO PROSPERITY  
MARTINEZ WHITE**

*Foreword By Reggie "Smooth Az Butta" Brown & David Muhammad*

# ***“THINK LIKE A DJ”***

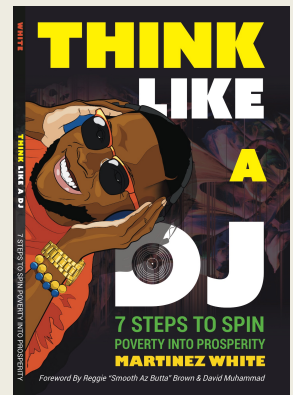
## ***The EDU-tainment Symposium***

### ***Do It For The Culture***

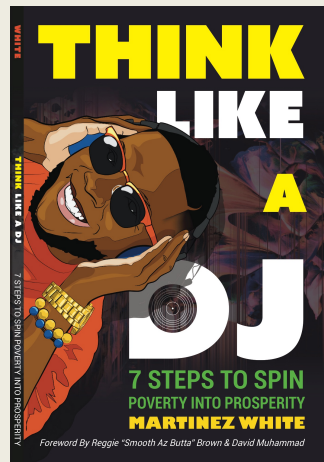
- Respect Each Other
  - Uplift Each Other
- Engage In Healing Dialogue
- Summon Our Ancestors’ Wisdom:

### ***Pour Libations***

- Be Solution Driven
- Use “I” & “Me” Statements



# Martinez White, CEO, Intuition Productions



- Licensed Wealth Coach: *Series 6, 63, SIE*
- Author, *Think Like A DJ: 7 Steps To Spin Poverty Into Prosperity*
- *Dream Coach*

*Founded Summer 2003*



*"DREAM ARE MADE TO BE ACHIEVED"™*

*#DAMTBA*



# SEASON 2 NOW STREAMING

"AVAILABLE ON ALL PLATFORMS"

# THINK

## LIKE A DJ

"MIXTAPE PODCAST"

📷 @DJMWHITE

📻 @MRMORETHANADJ

🎧 INTUITION PRODUCTIONS



MARTINEZWHITE.COM

# THINK LIKE A DJ: 7 Steps To Spin Poverty Into Prosperity

- PICK A TEMPO
- DROP YOUR FIRST RECORD
- FEEL THE BEAT
- RIDE THE WAVE
- KEEP SPINNING HITS
- FEEL THE DANCEFLOOR
- ROCK THE PARTY

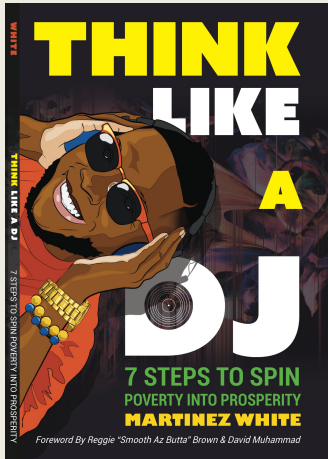


# THINK LIKE A DJ: Leadership Philosophy

***"Dreams Are Made To Be Achieved"™***

## **7 STEPS TO SPIN POVERTY INTO PROSPERITY**

- |   |
|---|
| 1. PICK A TEMPO - Make A Decision. Write Your Vision. Create Your Dream Statement. Craft Your Vision Board                    |
| 2. DROP YOUR FIRST RECORD - Act On Faith  |
| 3. FEEL THE BEAT - Connect With Likeminded Individuals  |
| 4. RIDE THE WAVE - Radically Trust Yourself   |
| 5. KEEP SPINNING HITS - Consistently Connect & Create A Morning Routine   |
| 6. FEEL THE DANCEFLOOR - Build A Dream Circle Around Your Business, Fearlessly Network, Assemble Your Personal Advisory Board |
| 7. ROCK THE PARTY - Leave An Intergenerational Legacy   |





# TORCH

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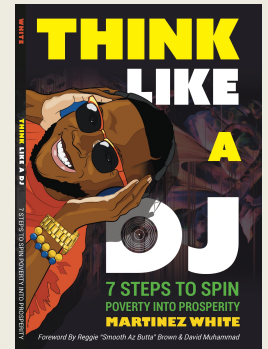
Dream Coaching

*Reignite the Dream*

***THE ONLY REASON CHANGE HAPPENS***

# CAPITAL-ISM

- PRODUCERS & CONSUMERS
- GLOBAL ECONOMIC FRAMEWORK
  - SYSTEM OF WEALTH
- “CAVEAT EMPTOR” – BUYER BEWARE





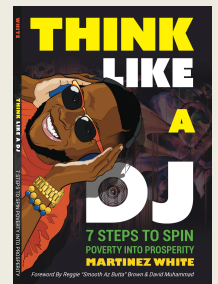
**IT'S LEVELS TO THIS!**

**O.P.P.**

**Youtube**

# INCOME: 3 LEVELS

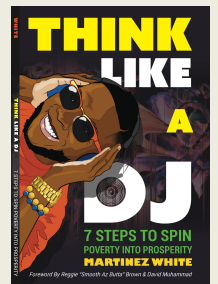
- **O**RDINARY
  - Trading TIME x MONEY
  - aka “A Job”
- **P**ASSIVE
  - Real Estate
  - Products: Music, Book, Apparel, Video Game
- **P**ORTFOLIO
  - Investments: Stocks/Bonds/Mutual Funds
  - Dividends
  - Profit-Sharing



# BUDGETING & SAVING

- **BUDGETING:** REDUCING FINANCIAL WASTE
- **SAVING:** BUILDING FINANCIAL CAPACITY

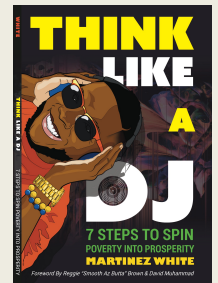
## ACTIVITY #1



# NET WORTH

$$\text{ASSETS} - \text{LIABILITIES} = \underline{\text{NET WORTH}}$$

- ASSETS: **OWN**
- LIABILITIES: **OWE**



# PURCHASING POWER: TAXES & INFLATION





# IMPACT OF INFLATION

## INFLATION CAN REDUCE YOUR PURCHASING POWER IN RETIREMENT

Inflation is a general increase in the price of goods and services over time. During a long period of time, like retirement, inflation can have a negative impact on how much your dollars can buy.

**Hypothetical example illustrating the impact of inflation on purchasing power:** If inflation were 3% every year, a \$100,000 annual income would only be worth \$41,000 in 30 years. At an inflation rate of 4%, that \$100,000 annual income would only be worth \$31,000 in 30 years. With an inflation rate of 5%, that \$100,000 annual income would only be worth \$23,000 in 30 years.

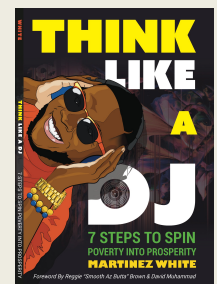
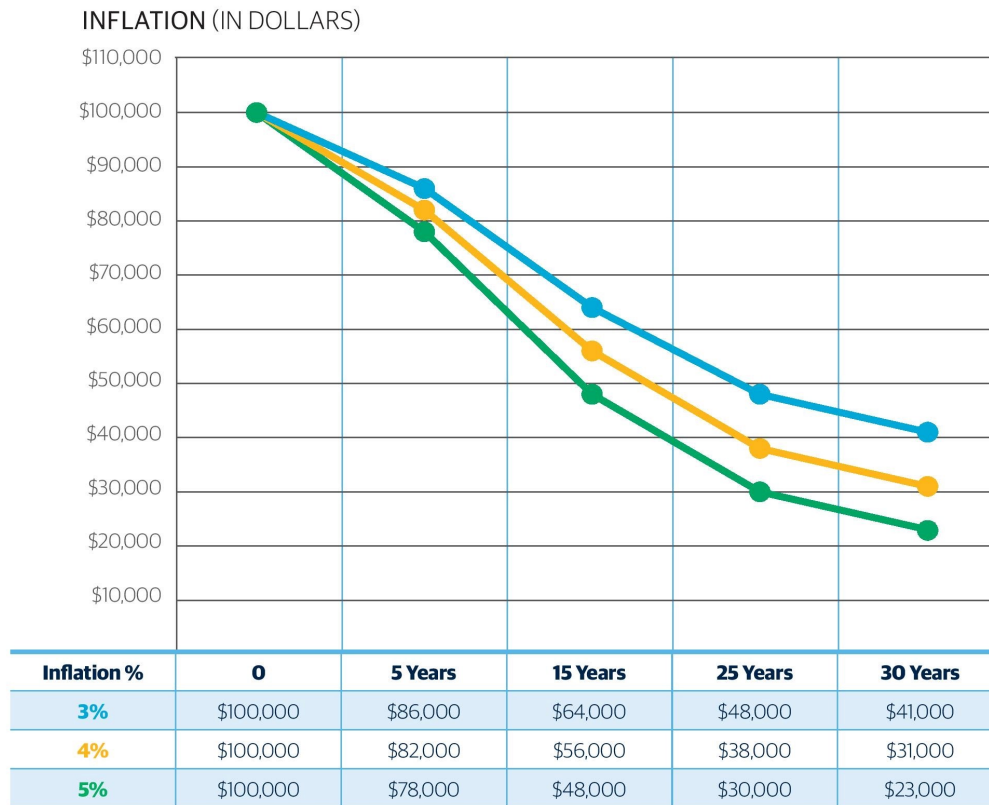
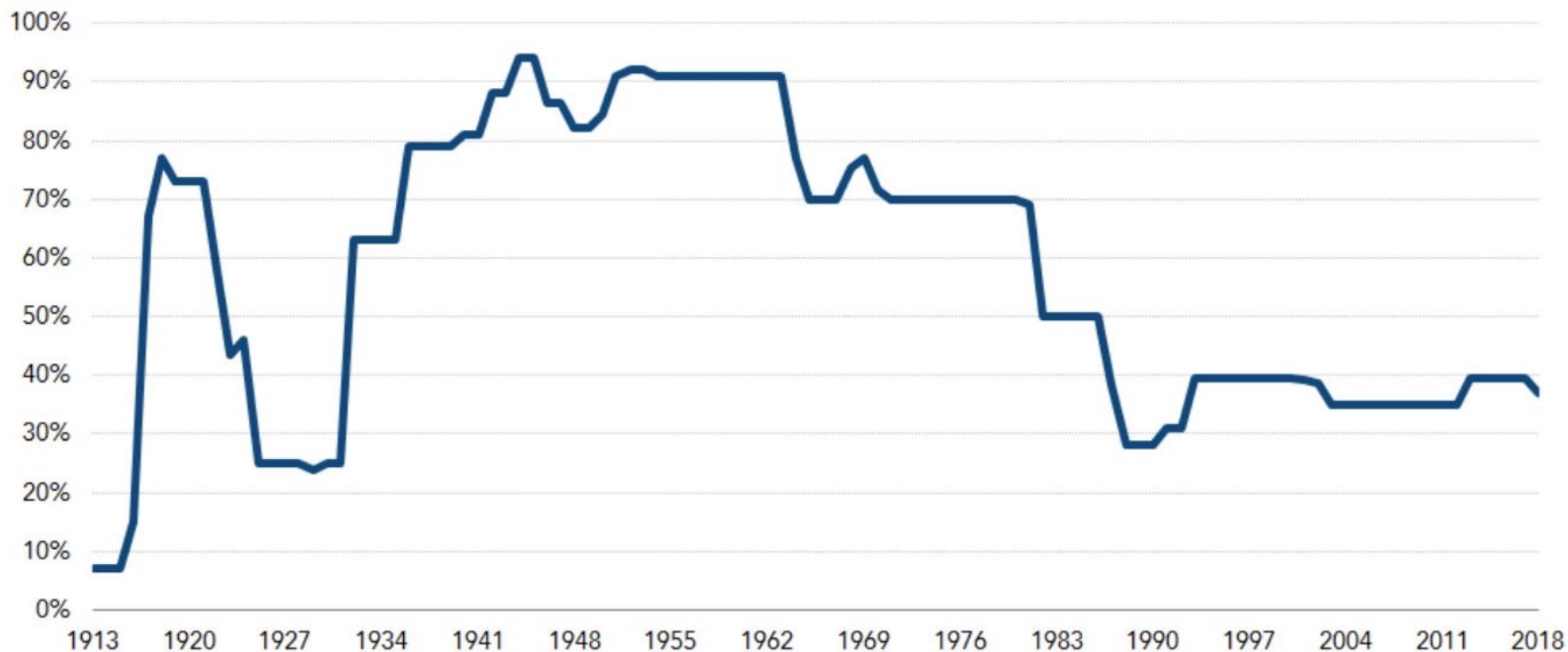
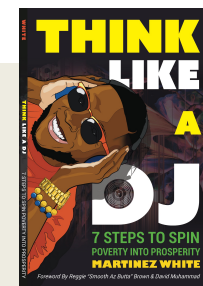


FIGURE 2

## Top Marginal Federal Individual Income Tax Rates 1913–2018

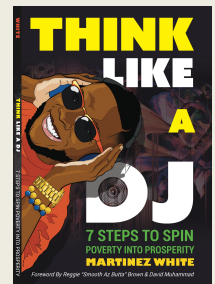
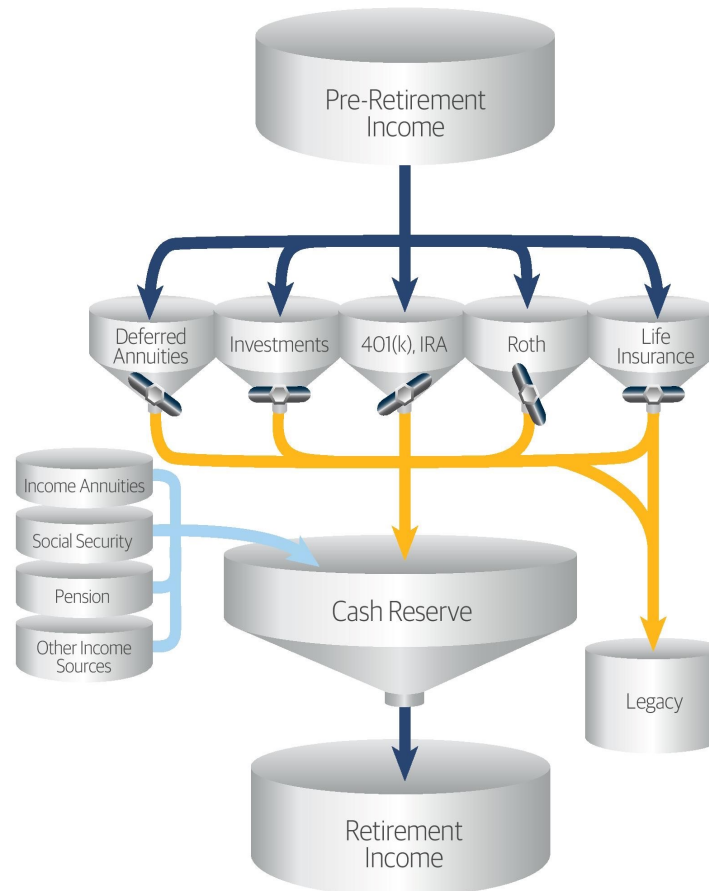


Source: Urban-Brookings Tax Policy Center. Statistics. "Historical Individual Income Tax Parameters: 1913 to 2018."

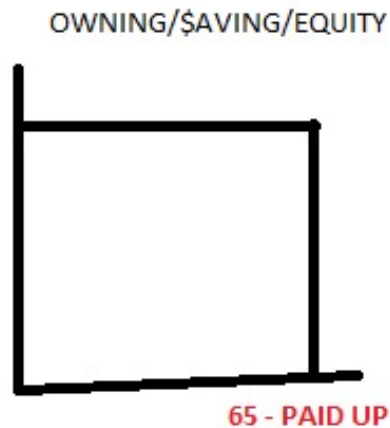
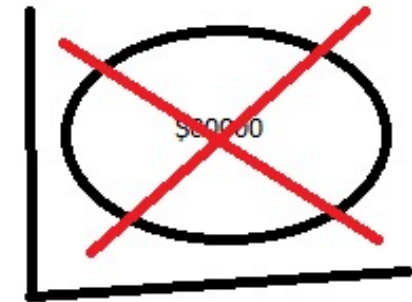
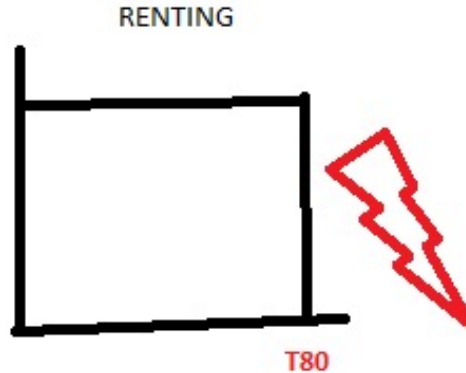
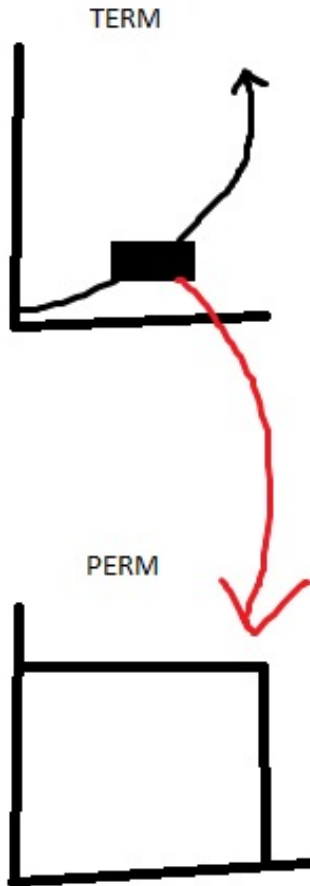


# ***P**ORTFOLIO INCOME:*

- ***Tax Advantaged***
- ***Beats Inflation aka  
“Rising Cost of Living”***



# Term Vs. Permanent Life Insurance



## Federal Income Taxes

MARRIED FILING JOINTLY  
& SURVIVING SPOUSES

Taxable Income	Tax Rate
\$0 — \$19,400	10.0%
\$19,400 — \$78,950	12.0%
\$78,950 — \$168,400	22.0%
\$168,400 — \$321,450	24.0%
\$321,450 — \$408,200	32.0%
\$408,200 — \$612,350	35.0%
Over \$612,350	37.0%

## SINGLE FILERS

Taxable Income	Tax Rate
\$0 — \$9,700	10.0%
\$9,700 — \$39,475	12.0%
\$39,475 — \$84,200	22.0%
\$84,200 — \$160,725	24.0%
\$160,725 — \$204,100	32.0%
\$204,100 — \$510,300	35.0%
Over \$510,300	37.0%

## HEAD OF HOUSEHOLD

Taxable Income	Tax Rate
\$0 — \$13,850	10.0%
\$13,850 — \$52,850	12.0%
\$52,850 — \$84,200	22.0%
\$84,200 — \$160,700	24.0%
\$160,700 — \$204,100	32.0%
\$204,100 — \$510,300	35.0%
Over \$510,300	37.0%

## MARRIED FILING SEPARATELY

Taxable Income	Tax Rate
\$0 — \$9,700	10.0%
\$9,700 — \$39,475	12.0%
\$39,475 — \$84,200	22.0%
\$84,200 — \$160,725	24.0%
\$160,725 — \$204,100	32.0%
\$204,100 — \$306,175	35.0%
Over \$306,175	37.0%

## TRUSTS AND ESTATES

Taxable Income	Tax Rate
\$0 — \$2,600	10.0%
\$2,600 — \$9,300	24.0%
\$9,300 — \$12,750	35.0%
Over \$12,750	37.0%

## Standard Deductions

	2019	2018
Single	\$12,200	\$12,000
Married filing jointly	\$24,400	\$24,000
Married filing separately	\$12,200	\$12,000
Head of household	\$18,350	\$18,000
Personal exemption	\$0	\$0

## Capital Gains &amp; Dividends

## CAPITAL GAINS &amp; DIVIDENDS

Income Tax Bracket:	Rate:
0 - 12%	0%
22% - 35%	15%
37%	20%

UNEARNED INCOME MEDICARE  
CONTRIBUTION TAX

3.8% surtax applied to lower of Net Investment  
Income or MAGI over threshold

Filing Status	MAGI	Rate:
Single / Head of Household	\$200,000+	3.8%
Married Filing Jointly / Separately	\$250,000+ / \$125,000+	3.8%
Trusts & Estates	\$12,500	3.8%

## Gift &amp; Estate Tax

	2019	2018
Annual gift tax exclusion	\$15,000	\$15,000
Unified credit exemption	\$11,400,000	\$11,180,000
Gift to non-citizen spouse	\$155,000	\$152,000
Highest estate tax bracket	40%	40%
States with Separate Estate Tax	CT, DC, HI, IL, MA, MD, ME, MN, NY, OR, RI, VT, WA	
States with Inheritance Tax	IA, KY, NE, PA	
Community Property States	AK*, AZ, CA, ID, LA, NM, NV, TX, WA, WI	

\*Opt-in community property state

## RETIREMENT

## Traditional IRA &amp; Roth IRA

	2019	2018
<b>IRA-ROTH IRA CONTRIBUTION LIMIT</b>		
Contribution limit	\$6,000	\$5,500
50+ Catch-up	\$1,000	\$1,000
<b>TRADITIONAL IRA DEDUCTIBILITY PHASE-OUT BASED ON MAGI</b>		
Participants in employer plans		
Married—Jointly	\$103,000— \$123,000	\$101,000— \$121,000
Married—Separately	\$0—\$10,000	\$0—\$10,000
All others	\$64,000— \$74,000	\$63,000— \$73,000
Nonparticipant married to a participant	\$193,000— \$203,000	\$189,000— \$199,000
Neither spouse a participant	Fully deductible	Fully deductible
<b>ROTH IRA PHASE-OUT BASED ON MAGI</b>		
Married—Jointly	\$193,000— \$203,000	\$189,000— \$199,000
Married—Separately	\$0—\$10,000	\$0—\$10,000
All others	\$122,000— \$137,000	\$120,000— \$135,000

## Qualified Plans

	2019	2018
401k, 403(b), 457(b) salary deferral	\$19,000	\$18,500
50+ Catch-up	\$6,000	\$6,000
SIMPLE salary deferral	\$13,000	\$12,500
50+ Catch-up	\$3,000	\$3,000
Maximum annual additions in a defined contribution plan	\$56,000	\$55,000
Maximum annual benefit in defined benefit plan	\$225,000	\$220,000
Maximum compensation considered	\$280,000	\$275,000
Highly compensated employee	\$125,000	\$120,000
Maximum QLAC	\$130,000	\$130,000

Special catch-up rules applies to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 yrs before retirement.

## EDUCATION

## Maximum Deduction for Student Loan Interest

The maximum deduction for student loan interest is \$2,500. The deduction is phased out as follows:

	2019	2018
Phase-out on single return	\$70,000 — \$85,000	\$65,000 — \$80,000
Phase-out on joint return	\$140,000 — \$170,000	\$135,000 — \$165,000

## Education Incentives

	2019
Phase-Outs for American Opportunity Credit/ Hope Scholarship Credit	
Married Filing Jointly	\$160,000 — \$180,000
Others	\$80,000 — \$90,000
Phase-Outs for Lifetime Learning Credits	
Married Filing Jointly	\$116,000 — \$136,000
Others	\$58,000 — \$68,000
Phase-Outs for Exclusion of U.S. Savings Bond Income	
Married Filing Jointly	\$121,600 — \$151,600
Others	\$81,100 — \$96,100
529 Plan Contributions	
\$15,000 per year per child	
Accelerate 5 years of gifting into 1 year per individual	\$75,000
per couple	\$150,000

## Business Income Taxes

C Corporations	
Taxable Net Income	21% Tax Rate
S Corporations and LLCs	
Taxable K-1 Pass-Through Income	Individual Tax Rates

\*Qualified Business Income\* is eligible for a 20% K-1 deduction (i.e. 37% bracket= 29.6% net marginal rate)

\*Generally, "Specified Service Businesses" are NOT eligible for a 20% K-1 deduction unless entire taxable income (including K-1 pass-through profits) falls below certain thresholds.



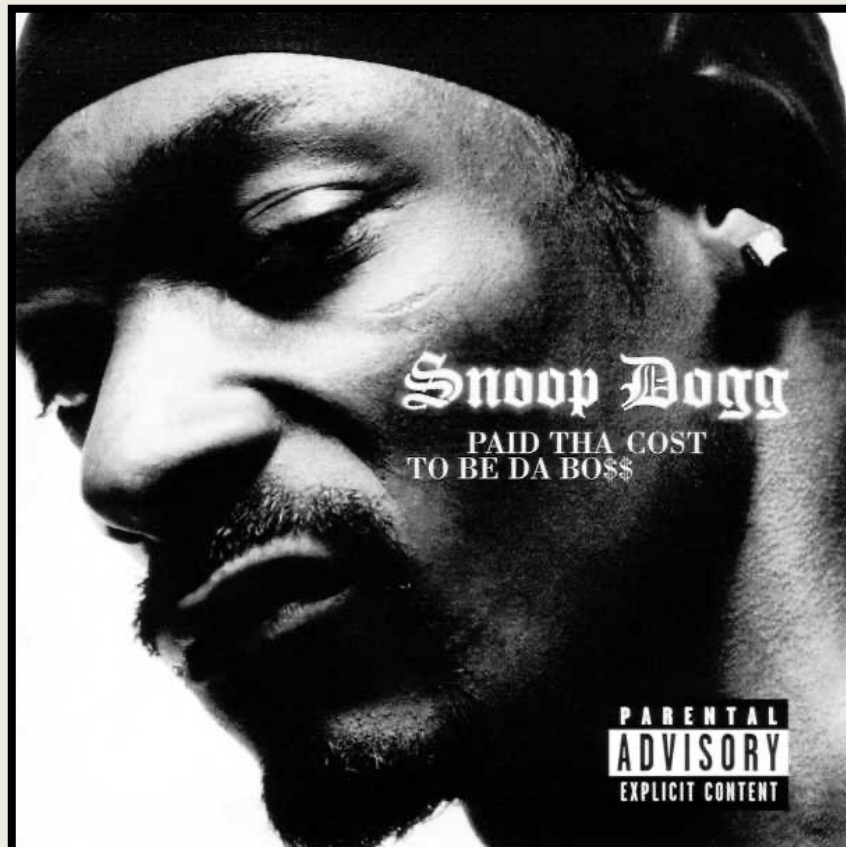
ORDINARY  
INCOME  
TAX →

CAP GAINS  
← TAX



# PAY THE “ROTH” TO BE THE BOSS

- GOOGLE SEARCH:  
*“ROTH CALCULATOR”*

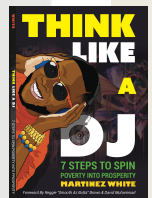


# The Law of Market Cycles

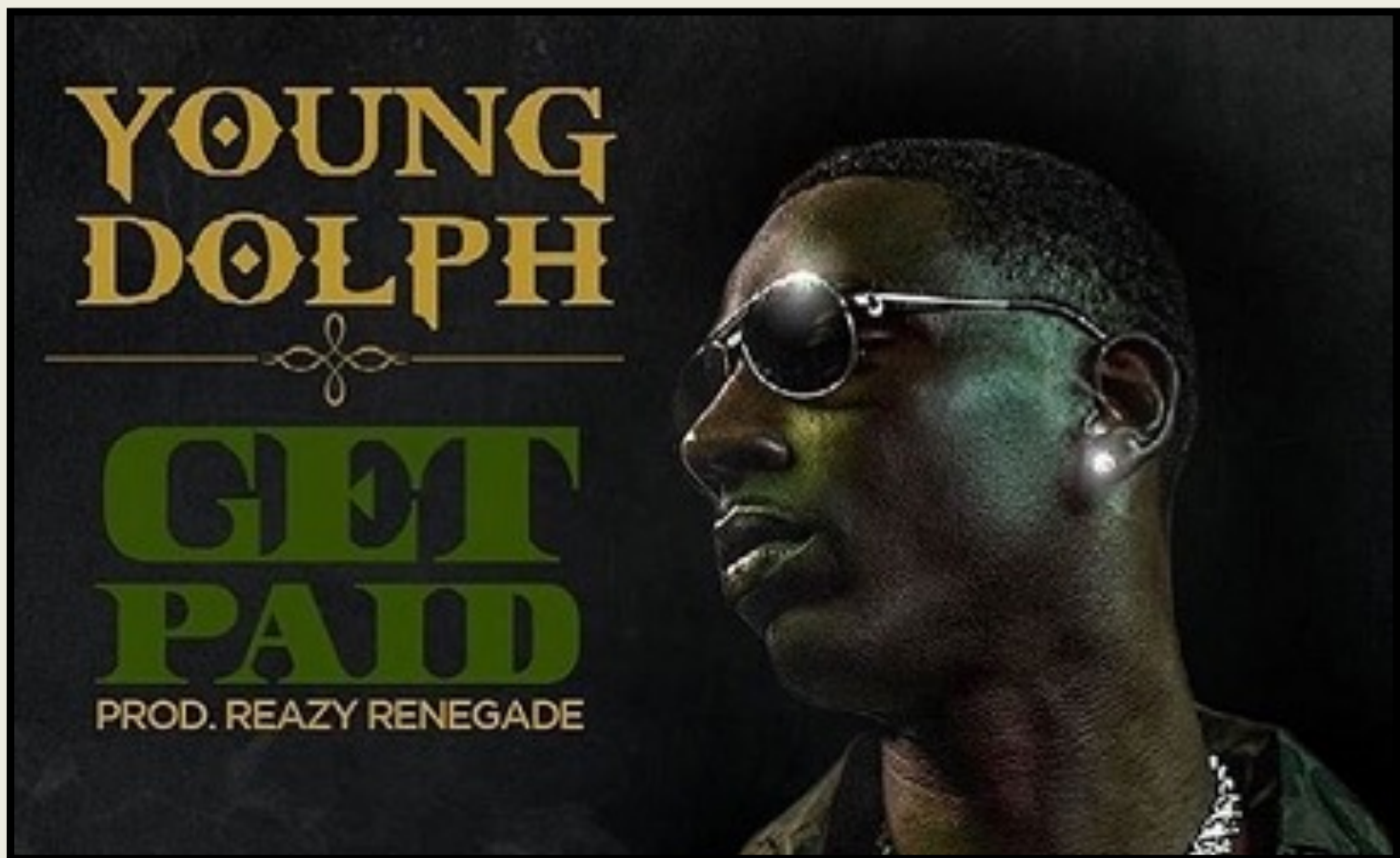
S&P 500® Index Total Return Through Market Cycles Since 1926



Source: FactSet, S&P Dow Jones Indices as of June 30, 2018. The index is unmanaged, is not available for investment and does not incur expenses. Past performance is no guarantee of future results.



***GET PAID!***



**C.R.E.A.M.**

**CASH RULES  
EVERYTHING  
AROUND ME**





# *THINK LIKE A DJ:*

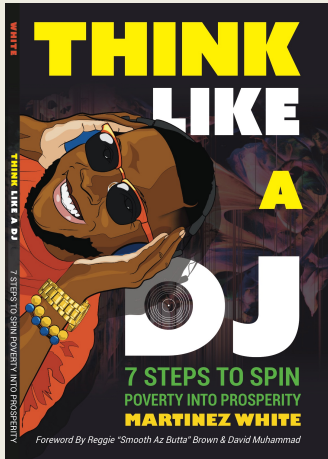
## *Leadership Philosophy*

### *What's Your Favorite Step?*

***"Dreams Are Made To Be Achieved"™***

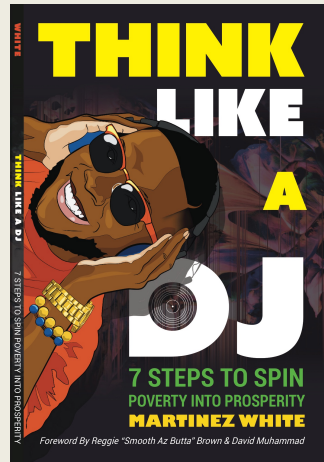
#### **7 STEPS TO SPIN POVERTY INTO PROSPERITY**

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# #DAMTBA



- DREAM COACH
- AUTHOR - *Think Like A DJ: 7 Steps To Spin Poverty Into Prosperity*
- TLADJ PODCAST  
HOST: *Spotify, Apple Music, YouTube*

[www.martinezwhite.com](http://www.martinezwhite.com)