

Plan For America Releases Updated Whitepaper: "Evaluating the Feasibility of Plan For America"

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DAPHNE, ALABAMA, UNITED STATES, August 21, 2024 /EINPresswire.com/ -- [Plan For America](#) (PFA) is proud to announce the release of its updated whitepaper, "Evaluating the Feasibility of Plan For America." This comprehensive report describes the strategy for solving America's deficit, debt, and unfunded liabilities problems while preserving and enhancing the benefits of Social Security and healthcare. In addition, it showcases the securing of a sustainable and prosperous future for all Americans.

Why This Matters

The updated whitepaper underscores the critical importance of adopting the Plan For America, highlighting its potential to:

Secure Retirement and Disability Benefits: Instead of having to depend upon the Social Security trust fund, which will be depleted by 2035, PFA provides the best of both worlds. That is, the US stock market for growth and contractual Federal Government guarantees for safety.

Provide Accessible and Affordable Healthcare: Those with incomes of \$40,000 or less would have no out-of-pocket costs. Nursing home care included, and no American would be refused care due to unaffordability. Seniors would not have to be concerned about the Medicare Trust fund being depleted in 2036.

Eliminate National Debt, Deficits, & Unfunded Liabilities: PFA utilizes the two key elements for solving any financial problem: an ever-increasing cash flow combined with ever-decreasing liabilities. PFA relies on the only economic engine powerful enough to solve these problems - the US Equity Markets.

Improve the US Savings Rate: The 15.3% (payroll tax equivalent) automatic savings would propel the US savings rate to the 15-20% level.

Sustainable Funding for Federal and State Governments: Being freed from healthcare costs and unfunded liabilities along with the future revenue sharing from the PFA trust will put both the Federal and State governments on a trajectory to be debt-free.

Key Insights from the Whitepaper

The whitepaper's abstract provides a snapshot of PFA's transformative goals and methods:

Comprehensive Benefits: Retirement payout would be the highest of three calculations: the guaranteed minimum would be what Social Security would provide. Retirement could begin as early as age sixty. Additionally, the Gen Z and Millennial demographics would have millions of dollars in their PFA retirement trust accounts without contributing any more than their current payroll tax equivalent.

Financial Legacy: Upon a retiree's death, the cash flow benefits will transfer to their designated beneficiaries without any income or estate tax. This will provide an on-going financial legacy.

Healthcare Integration: The built-in Health Savings Account (HSA) will be \$1,200 annually and equals the maximum total of deductibles and copays for the year. Any of the HSA not used can be withdrawn tax-free at the end of the year. The PFA healthcare mantra is: "No one (meaning the taxpayer) has to pay for anyone else's healthcare."

Feasibility Projections: The credible PFA economic model is based on conservative assumptions. It assumes a stock market total return of 6.2% nominal (meaning not adjusted for inflation), whereas the historical return over the last 100 years has been 10.2%.

Join Us in Embracing a Secure Future

Plan For America invites policymakers, stakeholders, and the public to explore the findings of the updated whitepaper and understand the profound benefits of this visionary plan. The whitepaper is available for download on our website.

Get Involved

This is a pivotal moment for our nation. We urge you to get involved, share the information, and participate in our efforts to secure a prosperous future for America. Follow us on social media and share our updates to help amplify our message.

Contribute:

<https://www.theplanforamerica.us/donate.html>

For more information, please visit <https://www.theplanforamerica.us> or contact Elizabeth

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About Plan For America

Plan For America (PFA) is dedicated to creating a secure and prosperous future for all Americans. By revolutionizing the approach to retirement, disability, and healthcare benefits, PFA aims to eliminate the national debt, improve the US savings rate, and provide sustainable funding for federal and state governments. Learn more at Plan for America by visiting the Q&A.

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