



TAXES ARE VOLUNTARY

becoming a Non-Voluntary Taxpayer:
Steps to Exit the IRS System



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Innovative Financial Solutions

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**What if everything
you've believed about
federal income taxes
is built on a misconception?**

**Everyone you know was born into
an existing system where the
rules of the game were kept
secret until now.**

This document invites you to examine the
actual law and explore the services
we offer our clients.

Our **Resource Page and FAQs** contain a wealth
of helpful materials. We have mountains of proof
to back up our claims and references from
IRS agents to investigators blowing the whistle
on the false premise of income taxes.

Foreword and Introduction

For more than 100 years, countless Americans have unknowingly entered into agreements they never realized were binding contracts—thereby subjecting themselves to the authority of an agency that was never intended to oversee them. They have completed paperwork, submitted returns, and remitted taxes not out of any legal requirement, but simply because they were never informed that an option existed to do otherwise.

In the questions and answers that follow, you will uncover an often-overlooked route to achieving genuine financial independence—one rooted in constitutional principles, documented history, and recognized legal procedures. You will come to see the distinction between a “taxpayer” and a State Citizen, grasp how the IRS applies its own specialized definitions that differ from common understanding, and—most critically—learn the lawful way to withdraw your prior consent to taxation.

This FAQ guide explains essential concepts such as “Revocation of Election,” “Unincorporated Nonprofit Association,” and “contractual jurisdiction.” It clarifies why Unincorporated Associations fall outside the scope of IRS regulations, outlines the steps to establish one, and demonstrates how this framework enables you to function beyond the IRS framework—while retaining all your rights, entitlements, and sense of security.

This is not an invitation to defiance or resistance. It is an invitation to awareness and informed choice. This material does not oppose the Federal Income Tax itself there is nothing improper about it, but rather asserts that it applies to far less than 98% of Americans. You do not have to dodge or evade taxes to liberate yourself from them, since you were never under a true legal duty to pay them to begin with.

If you have ever doubted the applicability of income tax to your situation or felt confined by a structure you did not consciously select, this resource offers the insight, assurance, and practical legal steps needed to pursue meaningful change.

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FAQ - Unincorporated Nonprofit Association (UNA)

1. Basics: What is a UNA?

1.1. QUESTION: What is an Unincorporated Nonprofit Association (UNA)?

ANSWER:

A UNA is a legitimate legal entity that gets registered through the Secretary of State. It enjoys tax-exempt status and comes with zero filing obligations to the IRS.

A UNA is just like any other legal, registered entity, (Corp/ Trust/ 12-411, etc.), but an Unincorporated Nonprofit Association (UNA) gives you options the other corporate do not.

(The rest of this FAQ breaks down exactly why that's the case.)

1.2. QUESTION: What makes the unincorporated association exempt?

ANSWER:

All individuals begin life tax-exempt and stay that way until they voluntarily enter a contract with the IRS. The federal income tax was originally designed as a tax on the federal government. Individuals become liable only because they agreed to have their Social Security account taxed. A UNA stays completely detached from any person's Social Security number.

1.3. QUESTION: How is the Unincorporated Association tax-exempt and not required to file a tax return (contract)?

ANSWER:

The IRS works from its own specialized definitions that differ from ordinary English. It frames “nonprofit” to make it sound narrowly restricted, yet in practice, nonprofit status doesn't prohibit generating profits. As an unincorporated entity, it stands outside the reach of IRS statutes, codes, and their limited terminology.

2. UNA vs. Trust

2.1 QUESTION: What is the difference between an Unincorporated Nonprofit Association and a Trust?

ANSWER:

A UNA shares functional similarities with a Trust—both act as effective tools for asset protection and estate planning—but the UNA delivers clear advantages. Unlike a Trust, a UNA doesn't demand a third-party Trustee and avoids taxation tied to a Social Security number.

3. Setting Up a UNA

3.1 QUESTION: What are the requirements for establishing a UNA?

ANSWER:

Any individual or group can form one. You'll designate yourself (and anyone else you choose) as Secretary and/or President. The Bylaws combined with banking minutes demonstrate to the bank that you're the one authorized to handle financial decisions in those roles. `

3.2 QUESTION: What are the documents I receive when setting up an Unincorporated Nonprofit Association (UNA)?

ANSWER: (You'll get these Seven key documents)

1. Documents
 - i. UNA Registration with the California Secretary of State (can be used in any state)
 - ii. Tax-Exempt Employer Identification Number (EIN)
 - iii. Corporate Bank Resolution Minutes
 - iv. Private Member Unincorporated Association Constitution & Bylaws
 - v. Duties Resolution Minutes
 - vi. Last Will and Testament - Transferring the Association's officer position upon an officer's death
 - vii. Revocations of Election (ROE) - 13-page Affidavit to change your standing as a lawful non-taxpayer
2. Two ROEs per UNA (usable for a spouse, child, friend, or other designee)
3. Step-by-step instructions for all documents

3.3 QUESTION: Why do you register these in California?

ANSWER:

Our hands-on experience registering these goes back to the 1980s, and we've always used California. Only around 20 states recognize them as a valid entity option. California's statutes are robust, and they keep these registrations off their public website ensuring the true privacy these organizations are built for.

3.4 QUESTION: How much time does it take to set up a UNA?

ANSWER:

Choose a pre-registered name from our available list, and you'll have your documents delivered the next business day. For a custom name of your own, expect about 7 days.

3.5 QUESTION: When I set up my bank account, do I use my Social Security number?

ANSWER:

Yes—for bank ID purposes only when you open the new bank account.

Tax-related reporting routes to the account's EIN, which is the tax-exempt number assigned to the UNA, so your Social Security number will not be used in tax reporting.

3.6 QUESTION: Is it possible to transfer that money from a UNA to my personal account?

ANSWER:

Steer clear of routing funds into any account linked to your Social Security number. The UNA maintains its own private banking setup, allowing you to pay all expenses straight from it.

3.7 QUESTION: If I end up taking citizenship in another country, how do I move these funds and continue to protect them?

ANSWER:

These associations operate on an international level. Expats are protected by UNA even if they live internationally.

4. Liability, Privacy, and Practical Use

4.1 QUESTION: Do Unincorporated Nonprofit Associations have liability?

ANSWER:

No—individual members face zero personal liability. As a private member association, the structure itself provides protection.

4.2 QUESTION: Can I use my credit cards?

ANSWER:

Absolutely. You keep full access to all government benefits and can continue using your Social Security number for credit cards, loans, and similar purposes.

4.3 QUESTION: Can the UNA eliminate property tax if it owns my property?

ANSWER:

It won't remove property taxes on real estate, but it can eliminate income tax liability on the proceeds from selling that property.

4.4 QUESTION: A “Google” search and found claims like: to form an association you need a group with a shared cause, it can't earn over \$5000, and it offers no liability protection. Is any of that accurate?

ANSWER:

None of it applies here. The UNA operates beyond the IRS's jurisdiction and isn't governed by their published rules. Look closely at those "\$5000" mentions—they usually say you file "to be recognized by the IRS." Recognition is the last thing you want! The whole strategy is staying out of their domain entirely.

4.5 QUESTION: Is there a risk of fraud or stolen funds by setting up a UNA?

ANSWER:

The risk level matches that of a standard corporation or personal bank account—essentially nonexistent. You alone control the Association, and the bank verifies you personally as the authorized signer.

4.6 QUESTION: Are there limitations on who can start one and why?

ANSWER:

There are none.

4.7 QUESTION: If UNA's don't hide assets from people suing you, why bother with one?

ANSWER:

Because the UNA is genuinely private and untraceable. It's not even listed publicly on the Secretary of State's site. Searchers hit a dead end—no one can locate it. This shields assets from personal lawsuits, court orders, divorces, child support claims, creditors, the IRS, state agencies, or any other attacks.

4.8 QUESTION: Is an Unincorporated Association required to file a BOI (Beneficial Ownership Information) report?

ANSWER:

No—UNAs have no owners, so BOI doesn't apply. As Rockefeller put it: own nothing, control everything. BOI targets only entities with ownership.

5. The Tax System Explained

5.1 QUESTION: Who does the Federal Income tax apply to?

ANSWER:

The federal income tax originated with the 16th Amendment's ratification on February 3, 1913. It's labeled "federal" because it taxes the federal government—not American citizens at large. It targets residents of Washington DC and federal employees (federal territory and its workforce). Most people end up liable not from the tax law itself, but from signing annual contracts with the IRS agreeing to pay it.

5.2 QUESTION: What was the IRS' role when it was established in 1913?

ANSWER:

The Federal Reserve Act passed that same year as part of the broader taxing framework. A handful of private banking families control the Federal Reserve, a private entity. The IRS exists to collect on "the national debt"—a fictional obligation invented when the Federal Reserve creates money out of nothing and "loans" it to the U.S. Treasury.

5.3 QUESTION: What makes taxes mandatory? Why will the IRS send me a letter if I do not file a return?

ANSWER:

The IRS sends notices for a specific year when no tax return contract gets signed, because (A) income was reported under your Social Security number that year, and (B) you're already in their jurisdiction as a "taxpayer" due to a previous contractual tie.

5.4 QUESTION: Why does the IRS manual and many court cases claim a US Citizen must pay taxes?

ANSWER:

The IRS relies on its own private dictionary. Their version of “US citizen” points to your Social Security number—an artificial legal construct based in Washington DC—not someone living in one of the 50 states. Residents of the 50 states qualify as State Citizens or American Nationals. The IRS labels those outside Washington DC with the odd term “nonresident alien.”

5.5 QUESTION: How do so many people believe the Federal Income tax is mandatory and act accordingly?

ANSWER:

It's mandatory only for those who keep signing 1040 contracts! The Constitution shields residents of the 50 Republic States from direct federal taxes like this. Liability arises purely from contract law: you contract with the private IRS entity, sign under penalty of perjury, waive rights, admit the tax applies, and claim residence in Washington DC. That's the effect of annual returns. Revoke that contract by filing a Revocation of Election to break free.

5.6 QUESTION: If the Constitution protects us from a “direct tax” by the federal government, how does the IRS still collect money?

ANSWER:

The IRS collects solely from people who sign contracts under penalty of perjury admitting they owe it. Signing those contracts signals that the tax applies to you.

5.7 QUESTION: I heard that taxes are voluntary? Am I protected from paying a tax to the Federal government?

ANSWER:

The original 1789 U.S. Constitution remains fully in force. Article 1, Section 9, Clause 4 bars a federal tax on all Americans living in any State of the Republic. In 1790, a corporate federal zone of 10 square miles was created and named Washington DC—separate from the Constitutional Republic. The 16th Amendment applied only to DC residents and federal employees. Signing an IRS contract voluntarily surrenders your Constitutional protection.

5.8 QUESTION: Are taxes voluntary? How do I stop paying them?

ANSWER:

The IRS treats filing a return as making an “election.” To end filings, submit a revocation of election, restoring your nontaxpayer status by affirming you (A) don't reside in Washington DC and (B) don't work for the federal government.

5.9 QUESTION: Would my W2 income show up as income with the IRS since it's tied to my SSN?

ANSWER:

Yes, anything linked to your SSN gets reported to the IRS—but it's not automatically classified as "income" you've earned. Your liability stems from the first 1040 contract you signed, where you privately agreed you live in Washington DC and the tax applies. Staying in that "taxpayer" status (without rebutting the original assumption) means the IRS keeps assuming you'll file 1040s for any SSN-linked payments.

6. Exiting the System: Revocation of Election (ROE)

6.1 QUESTION: Can I remove myself from the IRS's jurisdiction, revoke my contract, and stop reporting money to my Social Security number?

ANSWER:

Yes—send the IRS a Revocation of Election affidavit to exit their jurisdiction, and form a UNA to eliminate reporting through your Social Security number.

6.2 QUESTION: If I submit a W4 claiming Exempt under line 4c, why do I still need to file a ROE?

ANSWER:

A W4 Exempt claim only instructs your employer to stop withholding—it's not a final break with the IRS. Withholdings were prepayments toward an end-of-year tax filing you planned. The ROE notifies the IRS you don't live in Washington DC, don't work for the federal government, and no longer fall under their rules—so no more "donations" via returns. Without the ROE, you stay in their

jurisdiction, and they may pursue you for non-filing. Filing it (with proof of receipt) puts them on formal notice and blocks lawful action against you.

6.3 QUESTION: Does filing an ROE also free me from state income taxes?

ANSWER:

Technically, no—the ROE targets federal jurisdiction. But state income tax agencies derive their authority from IRS codes. In practice, no one I've known who filed an ROE has gotten state notices, and it's unlikely you will either.

6.4 QUESTION: If I file a Revocation of Election, am I then personally exempt from federal income tax? If yes, why still need a UNA?

ANSWER:

Yes—you're undoing the contract you entered (often young) by filing your first return. You're declaring you don't reside in Washington DC and aren't a federal employee. The UNA takes it further: it stops money from flowing through your SSN or related entities, adding privacy and shielding from taxes or liabilities since nothing ties back to your number.

6.5 QUESTION: If I file a Revocation of Election, will I lose gun rights or citizenship?

ANSWER:

No—your rights remain fully intact and unchanged. The ROE goes only to the IRS; it doesn't touch any government agency. It simply restates your true position: you don't live in Washington DC.

7. Addressing Fears and Risks

7.1 QUESTION: I don't want to go to jail. Will this cause trouble?

ANSWER:

Trouble comes from filing false tax contracts under your SSN or misreporting. No one faces penalties for refusing to sign a contract or admit liability. Using a UNA cuts off SSN-reported income entirely, freeing you from any reporting duty.

7.2 QUESTION: I don't trust the government to follow the law—they do whatever they want. I can't cite "Creature from Jekyll Island" in court. How do I avoid court?

ANSWER:

Fear is real, even if unfounded. The IRS isn't a government agency—it's a private collector acting as middleman between the U.S. Treasury (government) and the Federal Reserve (private, owned by banking families). Every tax case involves someone who previously consented to their jurisdiction via contract. Most fear stems from misunderstanding this; people end up in court because they don't grasp the contractual basis.

7.3 QUESTION: What happens if I get audited?

ANSWER:

IRS "audits" target only prior signed tax returns (contracts) where you swore under penalty of perjury that you owed. No contract = no audit possible. A UNA never receives any IRS mail or notices for any reason.

7.4 QUESTION: What if the IRS harasses me, shows up, or demands payment?

ANSWER:

The IRS isn't a schoolyard bully waiting to ambush you. It's an automated accounting/debt collection operation. They never "just show up"—they handle everything administratively based on prior signed contracts or missing returns. You'll get advance written notice if a revenue agent gets assigned. Respond to any mailed notice within 30 days, and the matter stays administrative—no escalation.

7.5 QUESTION: If I suddenly report no income, won't that raise a red flag?

ANSWER:

The IRS is automated—no one monitors your life or tracks you. Zero reported income means zero interest; no one cares if your SSN shows nothing.

8. Loans, Sales Tax, and Other Practical Issues

8.1 QUESTION: How can I get a home loan or mortgage without filing tax returns?

ANSWER:

We use a proven method involving paystubs and bank statements. Schedule a call with us to walk through it.

8.2 QUESTION: What payment methods do you accept?

ANSWER:

Credit/debit cards (with a 3% processor fee) or wire, ACH, Venmo, Zelle, CashApp, or crypto to skip the fee.

8.3 QUESTION: If I'm selling products, collecting sales tax, and remitting it to the state—does that create issues?

ANSWER:

No impact at all. A UNA doesn't exempt sales tax obligations.

9. Why Isn't This Widely Known/Adopted?

9.1 QUESTION: Your materials cover the history of money, taxation, and the IRS setup—I get it and accept it. But why isn't this approach more widely known or used?

ANSWER:

What we've shared is the undeniable core of U.S. taxation history. Most people miss that IRS liability hinges on prior voluntary contracts, so they reject the idea that income taxes are elective. Plus, UNAs are deliberately private—few even know they exist, making real solutions hard to discover in a "voluntary" system.

9.2 QUESTION: Why isn't everyone doing this?

ANSWER:

We've all been conditioned to believe we owe taxes. Signing that first contract unknowingly labels us "taxpayers" when most aren't. Only studying real American tax history wakes people up to the deception.

9.3 QUESTION: This sounds too good to be true.

ANSWER:

What's truly unfortunate is how many people donate money through taxes they never actually owed.