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ARE YOU CONFUSED
About paying taxes in retirement?

Not all retirement savings assets are equal from a taxability standpoint.

From which accounts should money be taken and in which order?

Your strategy for withdrawing retirement assets is as important as your strategy for accumulating them.

A tax-efficient distribution strategy could save you money and make your assets last longer.

Everyone's path to financial success is different.

Here is one example of a couple who used a tax-efficient distribution strategy to help them succeed.

Mike & Amanda Brady

Mike and Amanda are a married couple in their mid-fifties looking to retire at age 65. Their current salaries are a combined $250,000 and they have $1 million in qualified and $100,000 in unqualified assets.

The couple is expecting monthly retirement expenses of approximately $9,000 and they would like to start collecting Social Security at age 70.

In order to accomplish their goals, their advisor set them up with a tax-efficient distribution strategy.

Intelligent Roth Conversion to fill up tax bracket

Less taxable income when tax rate is higher

PROPOSED STRATEGY: $1,136,742 MORE

Tax-adjusted ending portfolio rather than a pro-rata withdrawal strategy without conversion

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