



856-988-5480



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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

Disclosure: Financial Life Planning, LLC is an investment advisory firm registered with the SEC. Past performance is not indicative of future results. Differences in account size, timing of transactions and market conditions prevailing at the time of investment may lead to different results, and clients may lose money. Clients should consult with their personal tax advisors regarding the tax consequences of investing.

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