Financial Life Planning, LLC
Planning for all your financial needs

856-988-5480 www.flplanning.net

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 Lfe 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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