

Get More in Retirement

If you're like most Americans, it's been difficult to save for retirement. If you were "lucky" enough to have been saving in 2008-2010, you probably lost more than a little ground. And, again, if you're like most Americans, you don't realize that your largest retirement **fee** is deferred (procrastinated) taxes. Having a smart, tax-efficient retirement strategy can make a substantial difference in your retirement longevity, income, and happiness.

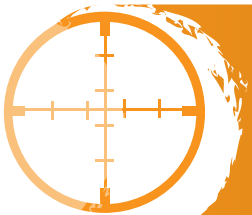


30% More

That's right, 30%. That's the average increase in net-spendable retirement income when a retiree is able to get to the 0% tax-bracket through proper planning.

5-7 Years Sooner

Taxes on social security put extra stress on other assets, causing retirees to run out of money many years sooner than planned. Largely, this unnecessary tax is triggered by IRAs and 401Ks.



\$37 Trillion & \$33 Trillion

The amount of money in pre-tax retirement plans like 401Ks and IRAs followed by the amount of the United States' debt. Pre-tax plans present a "target-rich environment" for the IRS

Haven't Saved Enough

80% of Americans have likely not saved enough for retirement*. Tax-free strategies can go a long way toward helping.



18 Years

The length of the average retirement. Many retirees pay back all the "tax-savings" they accumulated over decades of "pre-tax" deposits within the first 3-6 years of retirement.

\$172,000 Median Savings

\$172,000 is the median savings TOTAL for sixty-somethings.** This converts into about \$9,556 in annual income for each of those 18 years of the average retirement...and that's *before* taxes are considered..





Pre-tax Penalty

Pre-tax deposits in 401Ks and IRAs come with a penalty: loss of long-term capital gains treatment despite decades-long holding periods. This raises the tax-bill for qualified plans when you use the money.

Two Centuries of Debt in Two Years

From George Washing to George W. Bush, the nation accrued \$7 trillion in debt. From 2020-2022, the nation added another \$7 trillion. The pressure for future tax rates to increase has never been greater.



Retirement Tax Bill

The retirement tax bill for a 65 year-old retiree with \$500,000 in an IRA or 401K.*** And that assumes taxes never rise. If taxes "normalized within 5 years, the bill rises to **over \$574,000**.

\$482,438

How Much Can I Save?

Taking the scenario above, a properly implemented tax-efficient retirement strategy would potentially reduce the tax bill by over **\$354,000**. That can mean a lot more *living* in retirement!



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 **TAX WISE**
STRATEGIZE. OPTIMIZE. TAXWISE.

*Transamerica Center for Retirement Studies. "Retirement Through the Ages: Expectations and Preparations of American Workers," 2015.

**Statistic Brain, 2016

*** 65 year-old married couple, \$500,000 in qualified accounts, RMDs at 73 and reinvested into a taxable account, 5% rate of return, 20% effective tax rate, death at age 90