



Keep more, live more, leave more!

presents

The Wealth Creation and Preservation Distribution Guide

*Why Coming Down the Mountain Is the Most Dangerous Part
And How to Navigate It with Confidence*

Decades of Hands on Experience Working with Clients Transitioning To and Through Retirement

Wealth Creation and Preservation

For informational and educational purposes only | Not investment, tax, or legal advice

WHAT YOU WILL DISCOVER IN THIS GUIDE

A Letter to the Reader

A personal message on why this guide was written and why the descent demands different preparation

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A L E T T E R T O T H E R E A D E R

You've done something that most people in this country will never do.

You saved for decades. Through market crashes and job changes, through family emergencies and economic storms, you kept putting money away. You deferred gratification and you made the climb.

And now as retirement approaches or as you step into it, you're starting to realize something that the financial industry has been quietly failing to tell you:

Many of the strategies used to accumulate wealth need to be adjusted when transitioning to retirement distribution planning.

The rules change at retirement. The math changes, the risks change, the tax consequences change and the professional that you need (and the plan you require) is fundamentally different from anything you've worked with before.

This is exactly why Taxes Saved exists. Over the years, we have worked with business owners, high income earners and retirees who discovered, often too late, that nobody was looking at the complete picture of their retirement. Their advisor talked about investments. Their CPA talked about last year's return. But no one was coordinating the decisions that would determine whether they kept hundreds of thousands of dollars in their wallets or if they unnecessarily handed them to the IRS.

This guide exists to change that: to tell you about the transition from accumulation to distribution, to name the gaps that exist in how most people approach retirement, to give you a framework for building a real retirement plan (not just a portfolio) and to help you ask the right questions so you can find the right professional to guide you through what lies ahead. Because you deserve a plan that works as hard for you as you worked to build what you have.

The ascent was hard. But the descent is where most people get into trouble. And it doesn't have to be that way.

You worked hard for your money. Let's get to work protecting your financial future.

The Taxes Saved Team

Tax Strategists

Keep More. Live More. Leave More.™

The Everest Truth

More People Die on the Descent Than the Ascent

Imagine standing at the summit of the highest mountain in the world and realizing that nobody gave you a map for the way down. Here is a fact that should permanently change the way you think about retirement planning:

More climbers have died descending Mount Everest than ascending it.

Think about that for a moment. All the training, all the preparation, all the sacrifice and discipline required to reach the summit of the highest mountain in the world and the place where things are most likely to go wrong is not on the way up, it's on the way down.

KEY INSIGHT

The financial equivalent of this truth is retirement itself. You've spent decades climbing — saving, accumulating, building. The descent begins the moment the paychecks stop. Most people have spent almost no time preparing for it.

Mountaineers who study Everest deaths have identified several reasons why the descent is so dangerous. Climbers are exhausted at the summit. The weather windows close. The focus on reaching the top often comes at the expense of planning the route back. And critically — the skills required to descend safely are genuinely different from those needed to ascend. Retirement works the same way and the financial industry has largely failed to acknowledge it.

The Industry Built for Accumulation

For the past four decades, the financial services industry has been almost entirely focused on one goal: getting you up the mountain. Every 401(k) platform, every IRA, every mutual fund company, every robo advisor were all built with a single purpose: to help you accumulate more.

The tools they built are powerful. The products they created filled important needs and many of you have done a remarkable job using them. The mountain has been climbed.

But here is the uncomfortable truth, the industry that helped you accumulate wealth never built a serious infrastructure for helping you distribute it.

This is a point we return to again and again within our practice at Taxes Saved, because it is so foundational. The questions of accumulation are straightforward. How much should I save? Where should I invest? How do I maximize my 401(k) contribution? These are important questions but they're relatively simple compared to the questions that define successful retirement.

The questions of distribution are far more complex: In which order do I draw from my accounts to minimize lifetime taxes? When should I claim Social Security and how does that interact with my Roth conversion strategy? How do I protect my portfolio from a bad sequence of returns in the early years? What does my Required Minimum Distribution (RMD) picture look like at 73, 75 and 80? How do I leave the maximum amount to my heirs while minimizing the tax burden on every dollar I pass?

These are not the same questions. They require not just different answers, but a fundamentally different type of professional guidance.

The Climber Who Made It to the Summit — Then Got Lost

Imagine spending twenty years training for Everest. You hire the best climbing coaches, use the best equipment, follow the most rigorous fitness regimen. You reach the summit. You stand there, looking out over the world. Then your guide hands you a map that was drawn for a completely different mountain.

That's what happens to most retirees. They've worked with accumulation-oriented advisors for decades. They arrive at retirement with a portfolio that's been built, managed and optimized for growth. Then someone flips the switch, or more often, no one flips the switch at all, and they start drawing down a portfolio that was never designed to be drawn down.

The result is what researchers call a 'junk drawer portfolio.' A collection of accounts, old 401(k)s, IRAs, Roth accounts, taxable brokerage accounts, annuities, savings bonds and life insurance cash value that each made sense individually at one time, but that have no coherent strategy for how they work together in distribution.

A portfolio is a collection. A plan is a strategy. Most people retire with a collection and mistake it for a plan.

The rest of this guide is about the difference between those two things and how to make sure you have the right one.

Why the Stakes Are Higher on the Way Down

In the accumulation phase, mistakes are recoverable. If your portfolio drops 30% in 2008, you ride it out. You keep contributing, the market recovers and you're eventually fine. Time is your greatest asset, and you have plenty of it.

In retirement, that same 30% drop combined with ongoing withdrawals can permanently impair your portfolio. Researchers call this 'sequence of returns risk,' and it's one of the most underappreciated dangers in all of retirement planning.

In the accumulation phase, tax deferral is almost always the right strategy. Defer, defer, defer and let compound growth do its work.

In retirement, that same tax deferral becomes a liability. Every dollar in a traditional IRA or 401(k) is a tax obligation waiting to be triggered. When RMDs kick in (typically starting at age 73) the IRS will start collecting those deferred taxes on a schedule of their choosing, not yours. If your pretax accounts have grown large, your RMDs can push you into a higher tax bracket, trigger Medicare IRMAA surcharges, make more of your Social Security taxable and reduce estate value simultaneously.

These are not small problems. They are systemic, compounding, and in many cases, entirely preventable with the right plan, built at the right time, by the right professional.

The mountain is the same mountain. But the descent is a different journey. It requires different preparation, different tools and a different kind of guide. The goal is simple, peace of mind with no surprises. A plan that gives you economic security and puts you in control of your financial future.

The Big Box Brokerage Problem

Why the institution that helped you accumulate may be the wrong partner for distribution

There's a reason we call it the 'big box' brokerage problem and it starts with an honest look at how the largest financial institutions in America are actually built. The big wirehouse firms, the national brokerage platforms, the major custodians are, at their core, accumulation machines. Their business models were designed around asset gathering. Their advisor training, their technology, their performance metrics, their compensation structures, are all oriented towards one thing, bringing in assets and keeping them invested. That's not a cynical observation. It's just an honest one. For the accumulation phase of your financial life, it mostly worked.

What Big Box Does Well and What It Doesn't

To be fair, the major platforms offer real advantages. They have scale, they have research, they have diversified product offerings and low-cost investment vehicles. If you need a 401(k) managed through your employer or a basic brokerage account for long term investing, these platforms can serve you well.

But here is what they are structurally not designed to do; build you a personalized, tax optimized, income sequenced retirement distribution plan.

Why is this? Because the profitability of these institutions depends on assets under management and distribution planning is, by definition, about drawing assets down. There's an inherent tension there that most large institutions have never resolved.

Moreover, the advisors at these firms, even the skilled ones, are often constrained by compliance requirements, product availability and institutional priorities that may not align with your best interests as a retiree.

KEY INSIGHT

The institution that helped you climb the mountain may not have the guides, the equipment or the maps for the descent. That's not a flaw, that's a design feature of a business model built for a different purpose.

The Junk Drawer Portfolio — A Product of Accumulation Thinking

One of the most visible signs of the big box problem is what financial professionals have started calling the ‘junk drawer portfolio.’

You know the junk drawer. It’s in every home. It’s the kitchen drawer where everything that doesn’t have a place ends up. Old batteries, random keys and three pairs of scissors. Nothing in that drawer is necessarily bad; but nothing has a purpose, either. It’s just accumulated stuff.

Many retirement portfolios look exactly like this. There’s an old 401(k) from a job in 2003 that never got rolled over. An IRA that a previous advisor opened. A variable annuity purchased in 2011. A brokerage account with a mix of individual stocks, three mutual funds, a bond Exchange Traded Fund (ETF) and a whole life policy with some cash value.

Each of these things made sense at one time. But nobody ever stepped back and asked the critical questions, “How do all of these work together?” Which one gets drawn from first and why? Which one is a tax obligation we need to manage? Which one is the legacy asset for the children?

A junk drawer portfolio isn’t a plan. It’s a history.

The antidote to the junk drawer is not a different set of products. It’s a completely different approach, one built around distribution, income, taxes and legacy, not just growth.

The Basket Planning Solution

The framework that brings order to the junk drawer is called “basket planning” and it’s an approach we discuss frequently at Taxes Saved because it simplifies your decisions, improves your tax efficiency and provides peace of mind.

The concept is elegant. Instead of treating your retirement savings as one undifferentiated pool of money, you organize it into three distinct baskets, each with a specific purpose, a specific time horizon and a specific investment strategy to match.

Basket One: The Security Basket

This is your near-term money, roughly twelve months of living expenses held in safe, liquid instruments. Its purpose is pure - peace of mind. When markets drop, you’re not forced to sell growth assets at the wrong time.

Basket Two: The Income Basket

This is your medium-term money, two to five years of income needs that are held in income-generating assets. As you spend down the Security Basket, the Income Basket steadily replenishes it.

Basket Three: The Growth Basket

This is your long-term money, assets that you won't need for five or more years, invested in growth-oriented vehicles. Because your near and medium term income is already covered, this basket can ride out market volatility without disrupting your lifestyle.

With this method, every dollar has a job. That's common sense. You know what to spend now, what to preserve for mid-term income and what to grow for the future. That's the opposite of a junk drawer.

But basket planning is only half the equation. The other half, and arguably the more powerful half, is what happens when you pair it with tax layering. We'll explore that in the next chapter.

You Can't Out Invest Bad Retirement Planning

Why tax strategy in retirement is more powerful than investment returns

There is a statement that financial professionals who specialize in retirement income say over and over. That's because it is one of the most important truths in all of retirement planning:

Tax planning plays an important role in retirement distribution strategies and coordinating investment and tax decisions may help improve long term outcomes.

This is not a small statement. It is a direct challenge to one of the most deeply held assumptions in financial services, that investment returns are the primary driver of retirement success. They are not.

In the distribution phase, the tax decisions you make (or fail to make) in the five to ten years before and after you retire can easily cost you more than any market underperformance ever would. A thoughtful tax strategy may have a meaningful impact on retirement outcomes depending on your circumstances.

This is the central message of Taxes Saved and it's why our tagline is Keep More. Live More. Leave More.™ The money is already there. The question is how much of it do you get to keep?

The Accumulation vs. Distribution Divide

To understand why, you have to understand how radically different the tax picture is in retirement compared to the accumulation years.

The Question	Accumulation Phase	Distribution Phase
Primary Goal	Grow the portfolio	Sustain income + minimize taxes
Tax Strategy	Defer, defer, defer	Sequence, convert, optimize
Investment Focus	Maximize contributions	Strategic draw down order
Social Security	Irrelevant until later	Claiming strategy is critical
Medicare	Not a financial issue yet	IRMAA surcharges cost thousands
RMDs	Far off future problem	Must be planned years in advance
Estate Planning	Secondary concern	Core to the entire plan
Risk Focus	Market volatility	Sequence of returns + longevity + taxes

The RMD Time Bomb

For most of your working life, conventional wisdom said: defer, defer, defer. Put money into pre tax accounts. Let it compound tax free. Pay the taxes later.

“Later” is now.

Required Minimum Distributions are the IRS’s mechanism for collecting those deferred taxes. Starting at age 73, you must begin withdrawing a percentage of your pretax retirement accounts each year, whether you need the money or not.

If your traditional IRA or 401(k) has grown to \$1 million, \$1.5 million, or more, your RMDs can easily push you into a higher tax bracket and trigger a cascade of consequences that most retirees never anticipated.

KEY INSIGHT

The RMD Cascade: Higher RMDs push income into a higher tax bracket. Higher income triggers IRMAA surcharges on Medicare. Higher income causes up to 85% of Social Security to become taxable. Larger taxable distributions reduce estate efficiency. Inflexibility limits your ability to do tax advantaged planning.

The good news: the RMD cascade is largely preventable if you plan for it years before it begins. The window for action is typically between retirement and age 73, when income may be lower and strategic Roth conversions can reduce the pre-tax account balances that will eventually drive RMDs.

Tax Layering: The Strategy Inside the Strategy

Basket planning tells you how to organize your money by time horizon. Tax layering tells you which basket belongs in which type of account and why it matters enormously for your long-term tax picture.

Here’s the fundamental insight, not all accounts are taxed the same way. You likely have money in multiple account types with completely different tax treatments.

Account Type	Tax Treatment	Best For
Traditional IRA / 401(k)	Pre tax: taxed as ordinary income on withdrawal	Security & Income Baskets — slower growth assets to manage RMD growth
Roth IRA / Roth 401(k)	After tax contributions, tax free growth and withdrawal	Growth Basket — long term, high growth assets that compound tax-free
Taxable Brokerage	Subject to capital gains rates (often more favorable)	Flexible withdrawals, tax loss harvesting, bridge income

The Account Mismatch That Costs Thousands

One of the most common and costly mistakes we see in retirement portfolios is the “account mismatch.” It happens when the right investment ends up in the wrong type of account.

Consider a common scenario: a retired couple has their Roth IRA invested in ultra-conservative bonds and cash equivalents, while their traditional IRA holds aggressive growth stocks. On the surface, this seems logical, use the tax-free Roth for income and let the tax-deferred, traditional IRA grow.

But the math tells a different story. The traditional IRA growing aggressively in equities balloons in value. When RMDs kick in at 73, those large distributions push the couple into a higher tax bracket every year. Meanwhile, the Roth, which was designed to compound tax free over decades, was wasted on conservative assets that barely grew.

The simple fix: swap the investments. Put growth assets in the Roth, where they compound, tax-free, forever. Put income generating, slower growth assets in the traditional IRA, where modest growth produces more manageable RMDs.

The result of that one adjustment executed properly and at the right time, can easily be worth six figures over a 20-year retirement. Not through superior

**investment performance. Through superior tax planning. Measurable results.
No excuses, just a better plan.**

KEY INSIGHT

The right investment in the wrong account is a mistake. The right account with the wrong investment is a mistake. You need both the basket structure AND the tax layering. You need someone who understands both.

The Age 63 Window

Why What You Do Between 63 and 72 May Determine Your Entire Retirement Tax Picture

Income Gap Protection: The Planning Opportunity Most Retirees Miss

When you stop working but have not yet started Social Security, something important happens to your income: it drops, often significantly. This window, typically occurring between ages 62 and 70, is commonly referred to as the “income gap.”

Most retirees experience this period as a problem, a gap in income they need to fill from their savings. But a thoughtful retirement planner sees it differently: this income gap is one of the most valuable planning opportunities available to a pre or early retiree because lower income means lower tax brackets. Lower tax brackets create an ideal window for Roth conversions, strategic withdrawals and bracket management which can permanently reduce your lifetime tax burden.

The income gap is not something to simply survive. It is something to strategically exploit with the right guidance.

KEY INSIGHT

The years between retirement and age 70, when Social Security begins and RMDs eventually kick in are often the lowest income years a retiree will have. This window may never return. Capturing it with a deliberate Roth conversion and tax bracket management strategy is one of the most impactful moves available in retirement planning.

Why Age 63 Is a Critical Conversion Year and Why IRMAA Changes Everything

If you plan to enroll in Medicare at age 65 as most retirees do, then the Roth conversion decision you make at age 63 matters enormously. Here’s why: Medicare uses a two year look back period to determine your IRMAA surcharges. IRMAA stands for Income Related Monthly Adjustment Amount, and it is the additional premium that higher income Medicare enrollees pay above the standard Part B and Part D rates.

This means that your taxable income at age 63 directly determines your Medicare Part B and Part D premiums at age 65. A large Roth conversion at 63 that pushes your Modified Adjusted Gross Income (MAGI) above certain thresholds can trigger IRMAA surcharges that cost hundreds or even thousands of dollars per year in additional Medicare premiums. These higher premiums can persist for years.

This is the tension that makes age 63 one of the most nuanced planning years in all of retirement: you want to convert as much as possible before RMDs and before Social

Security inflates your income. But, converting too aggressively at 63 can trigger IRMAA surcharges that arrive precisely when Medicare begins at 65.

Understanding IRMAA: The Hidden Medicare Surcharge

IRMAA operates in income tiers. The illustration below reflects general threshold concepts based on current law. Actual thresholds are adjusted annually by the IRS and SSA and should be verified with a qualified tax advisor. All figures are approximate and for illustrative purposes only.

Medicare 2026 Part B Premiums by Income			
If your filing status and yearly income in 2024 was:			
Filing Single	Married Filing Joint	Married Filing Separate	(in 2026) Each Month You Pay
\$109k & less	\$218k & less	\$109k & less	\$202.90
Above \$109k up to \$137k	Above \$218k up to \$274k	N/A	\$284.10
Above \$137k up to \$171k	Above \$274k up to \$342k	N/A	\$405.80
Above \$171k up to \$205k	Above \$342k up to \$410k	N/A	\$527.50
Above \$205k up to \$500k	Above \$410k up to \$750k	Above \$109k & less than \$391k	\$649.20
Above \$500k	Above \$750k	\$391k and above	\$689.20

Illustrative thresholds based on 2026 guidance. IRMAA tiers are adjusted annually. Part D premiums also subject to IRMAA surcharges (not shown). Consult a qualified tax advisor for current figures applicable to your situation. Past thresholds are not indicative of future adjustments.

For a married couple, both spouses pay the applicable IRMAA surcharge. This means a single income event at age 63 such as a large Roth conversion, a business sale or an unusually large capital gain can produce two years of elevated Medicare premiums for both spouses, beginning when each enrolls at age 65. The cost can easily exceed several thousand dollars per year, per household.

This does not mean you should avoid Roth conversions at 63. It means you need to model the IRMAA consequences before converting and calibrate the size of each conversion to stay within the optimal income tiers. This level of precision is one of the hallmarks of true retirement income planning.

Social Security Taxation: The Stealth Tax Most Retirees Don't See Coming

Many retirees are surprised to learn that Social Security benefits can be subject to federal income tax. Whether your benefits are taxed and how much depends on what the IRS calls your "combined income," which is calculated as your adjusted gross income, plus any nontaxable interest, plus one half of your Social Security benefits.

Under current law, for married filing jointly (MFJ) households:

- If combined income is below approximately \$32,000 - no Social Security benefits are taxable.
- If combined income is between approximately \$32,000 and \$44,000 - up to 50% of benefits may be taxable.
- If combined income exceeds approximately \$44,000 - up to 85% of benefits may be taxable.

The critical insight is that Social Security taxation does not operate in isolation. When your RMDs begin at age 73 and add to your income, those distributions can push your combined income above the 85% threshold causing more of your Social Security benefit to become taxable. This is the same RMD cascade described in Chapter Three: higher RMDs trigger higher taxes on Social Security, which in turn increases your effective tax rate on every dollar you receive.

There is also an effect known informally as the “torpedo tax” or Social Security tax cliff. This is an income range in which each additional dollar you earn results in roughly \$1.85 of taxable income, because the extra dollar both raises your AGI and causes an additional \$0.85 of Social Security to become taxable. The marginal rate in this band can be significantly higher than your stated tax bracket. Careful income management, particularly through Roth conversions during the income gap years, can reduce or eliminate this effect.

The Compound Tax Problem: How One Bad Year Can Cost You for a Decade

Most retirees think of taxes in annual terms. But in retirement, tax decisions have multi-year and sometimes multi-decade consequences. The interaction between Roth conversion income, IRMAA, Social Security taxation and ordinary income brackets creates a compounding tax problem that can affect your financial picture in ways that are not immediately visible.

Consider how these forces interact in a hypothetical scenario (for illustrative purposes only, individual results will vary):

- A large Roth conversion at age 63 pushes MAGI above an IRMAA threshold.
- At age 65, Medicare premiums are elevated for both spouses due to the two year look back.
- At age 70, Social Security begins. Combined with portfolio withdrawals, income now exceeds the 85% Social Security taxation threshold.
- At age 73, RMDs begin on a large pre-tax IRA balance, pushing taxable income further into a higher bracket and compounding each of the above effects.

Each of these events is the result of a prior decision. None of them are inevitable. They are the product of planning gaps and they are precisely what thoughtful retirement distribution planning is designed to prevent.

What If Tax Planning Prevented All of It? The \$130,900 Tax-Free Income Strategy

Now consider the alternative. What if, rather than reacting to taxes as they arrive, a couple in retirement had implemented a comprehensive, proactive income plan during the income gap years? What would it look like to receive \$130,900 in annual household income and pay zero in federal income tax?

This is not a tax loophole or a promotional claim. It is an illustration of how the coordinated use of existing tax law, the standard deduction, the 0% long term capital gains bracket, qualified

dividends, Roth distributions and careful Social Security management can be structured to produce a meaningful amount of income that is entirely free of federal income tax. The following is a hypothetical educational illustration only. It does not represent guaranteed outcomes, actual client results or advice specific to any individual's situation. Tax laws are subject to change. Consult a qualified tax and financial advisor before implementing any strategy. This is a hypothetical illustration based on current tax rules and not a guaranteed outcome.

Hypothetical Illustration: Married Couple, Filing Jointly, Age 65+

Income Source	Annual Amount	Federal Tax?
Roth IRA distributions (tax-free)	≈\$40,000	None
Long term capital gains / qualified dividends at 0% rate	≈\$30,000	None (0% bracket)
Social Security benefit (managed below taxable threshold)	≈\$28,700	None (below threshold)
Taxable withdrawals offset by standard deduction (age 65+)	≈\$32,200	Offset by deduction
Total Household Income	~\$130,900	\$0 Federal Tax

Hypothetical illustration only. Numbers are approximate and rounded for clarity. Assumes married filing jointly, both spouses age 65 or older, using the enhanced standard deduction available to taxpayers 65+. The 0% long term capital gains rate applies to taxpayers whose taxable income falls within the applicable threshold under current law (approximately \$94,050 for MFJ in 2024). Roth distributions are tax free only if the account meets the five year holding rule and the owner is 59½ or older. Social Security taxation depends on combined income as defined by IRS rules. This illustration does not account for state income taxes, alternative minimum tax, or the net investment income tax, any of which may apply. Tax laws are subject to change. This is not tax or investment advice. Consult a qualified professional for guidance specific to your situation.

How is this possible? It's because each income source in this illustration is structured to take advantage of a different provision of existing tax law. Roth distributions are not taxable income under current law. Qualified dividends and long term capital gains are taxed at 0% for taxpayers whose taxable income falls within the applicable threshold. Social Security benefits are not taxable if combined income is kept below the relevant threshold. The standard deduction for a married couple filing jointly, enhanced for taxpayers age 65 and older, provides an additional buffer that absorbs a meaningful amount of ordinary income.

None of this happens by accident. Every dollar in this illustration has been assigned to the right account type, drawn in the right order and timed to interact with the tax code in the most favorable way possible. It is the result of years of deliberate planning, specifically during the income gap years, when Roth conversions, asset relocation and income management were executed while brackets were low and before RMDs complicated the picture.

KEY INSIGHT

The \$130,900 illustration is not a promise or a projection, it is a demonstration of working with the tax code, not against it. The provisions involved are well established features of current law. What makes this outcome possible is not a loophole. It is the deliberate, coordinated use of every planning tool available to a retiree. That coordination is exactly what a comprehensive retirement distribution plan is designed to achieve.

The contrast between the unplanned retiree paying taxes on RMDs, on 85% of Social Security and facing IRMAA surcharges from an ill-timed Roth conversion and the planned retiree

described above is not a matter of investment performance. It is a matter of whether someone was looking at the complete picture, years in advance, and making decisions that compounded in the right direction.

This is why we say that you cannot out-invest bad tax planning. The difference between these two retirements is not measured in investment returns. It is measured in planning precision and it is available to anyone willing to start.

The Tax Tidal Wave

How Reported Taxable Income Creates a Cascade That Silently Erodes Your Retirement and What You Can Do About It

Imagine this, you've done everything right. You saved for decades, you deferred gratification and you built a portfolio that should fund the retirement you deserve. Then quietly, a tidal wave of taxes begins pulling it away, not because you made a mistake, but because nobody told you the rules had changed.

This is the reality facing millions of retirees in 2026. The interaction between RMDs, Medicare IRMAA surcharges, Social Security taxation and inheritance rules creates a compounding tax exposure that most people never see coming. It is not one tax; it's a cascade and every dollar of reported taxable income can trigger consequences across multiple systems simultaneously.

The simple truth? You worked hard for your money. The question now is whether you'll keep it or hand it over to the IRS, because no one built a plan to protect it.

KEY INSIGHT

This is not about finding loopholes. It is about common sense, understanding how the tax code actually works in retirement and using that knowledge to make decisions that compound in your favor (instead of against you). The difference between a planned retirement and an unplanned one is measured not in investment returns, but in how much of your own money you get to keep. You're in control if you have the right plan.

The RMD Cascade - Deeper Than You Think

Chapter three introduced the RMD cascade. Here, we go deeper because the research confirms that this is the single largest driver of unnecessary tax exposure in retirement. According to the National Association of Tax Professionals (NATP), retirement often becomes the moment when taxpayers first recognize how interconnected their financial choices really are. Effective planning requires integrating RMD rules, Social Security income planning, Medicare premium management, charitable giving and estate planning into a coordinated strategy.

As Charles Schwab noted in their RMD strategy analysis, it is not unusual for retirees to find themselves in the same or even a higher tax bracket when RMDs kick in. When combined with Social Security benefits, pensions and investment income, RMDs can push total income into unexpectedly high brackets and the consequences ripple across every tax system you touch.

The Measurable Consequences of Unmanaged RMDs:

- Delaying your first RMD to April 1 of the following year forces two taxable distributions in one calendar year, a spike that can push you two or more tax brackets higher and trigger IRMAA for two subsequent years.
- RMD amounts grow every year as account balances compound, creating an escalating tax obligation that becomes harder to manage with each passing year you wait.
- Under SECURE 2.0, the penalty for missed RMDs has been reduced from 50% to 25% (and to 10% with timely correction) but even a 10% penalty on a six figure RMD is devastating.
- Every dollar of RMD income can cause up to \$0.85 of additional Social Security benefits to become taxable, the “tax torpedo” effect described by retirement researchers.

Let me ask you a question. Do you know what your projected RMDs will be at age 73, 75 and 80 and what tax bracket each one will push you into? If the answer is no, that’s the gap. This gap has measurable consequences every single year.

“Most people don’t want a lower income in retirement. Retirees often have more free time and higher spending, which makes proactive planning even more important.” ~Peter Diamond, Federally Licensed Tax Expert (GOBankingRates, February 2026)

Medicare IRMAA: The Stealth Tax That Never Announces Itself

Here is a fact that should concern every retiree and pre-retiree reading this guide, there is a tax on your retirement income that you will never see on your tax return. It does not appear on your 1040. It is not calculated by your CPA, yet it can cost you and your spouse thousands of dollars every year. It is called IRMAA, the Income Related Monthly Adjustment Amount and it is Medicare’s hidden surcharge on higher income beneficiaries.

For 2026, the standard Medicare Part B premium is \$202.90 per month. But IRMAA surcharges can add between \$95.70 and \$578 per month on top of that, depending on your income bracket. For a married couple where both spouses are on Medicare, crossing an IRMAA threshold by just one dollar can trigger over \$1,000 in additional annual premiums per spouse. No surprises? Without a plan, IRMAA is nothing but surprises.

As Kiplinger reported in December 2025, IRMAA is one of the most significant and stealthy retirement taxes and effective management requires a proactive, long-term strategy. The surcharge is based on your MAGI from two years prior, meaning your 2024 income determines your 2026 Medicare costs. A single, ill-timed Roth conversion, property sale or concentrated capital gain can trigger elevated premiums that arrive two years later.

Proactive Strategies to Reduce or Eliminate IRMAA Exposure:

- Execute Roth conversions strategically during lower income years (typically ages 63–72, as discussed in Chapter Four) before RMDs begin and inflate MAGI permanently.
- Use Qualified Charitable Distributions (QCDs) to satisfy RMDs without adding to MAGI. The 2026 QCD limit is \$111,000 per individual (\$222,000 for couples).
- Spread large income events like property sales, business exits and capital gains, across multiple tax years rather than concentrating them in one year.
- Consider Qualified Longevity Annuity Contracts (QLACs) to defer a portion of RMDs until age 85, keeping MAGI lower during the critical Medicare years.
- File Form SSA-44 promptly after any qualifying life changing event (retirement, loss of spouse, divorce) to request an immediate IRMAA reduction.

KEY INSIGHT

IRMAA is a tax that penalizes success, but it is also the tax that rewards planning. Every dollar of MAGI you can keep below an IRMAA threshold saves you real, measurable money and the strategies to do it are well established. You deserve a plan that accounts for this. Let's get to work on building one!

Social Security Taxation: The Tax Torpedo Retirees Never See Coming

Imagine receiving your Social Security check each month, the benefit you earned over decades of work, and learning that the IRS is taxing up to 85% of it. Not because of anything you did wrong, but because nobody managed your other income sources to keep you below the threshold.

This is the reality for millions of Americans. As FinanceBuzz reported in March 2026, rising Social Security payments combined with income thresholds that have never been adjusted for inflation since 1984 mean that more retirees are crossing into the taxable zone every year. The 2026 Cost of Living Adjustment of 2.8% may itself push some beneficiaries over the line.

The formula is based on “combined income” that is, your AGI, plus nontaxable interest, plus half of your Social Security benefits. For married couples filing jointly, combined income above approximately \$44,000 can cause up to 85% of benefits to be taxed. So here is the torpedo, every additional dollar of RMD income, pension income or capital gain can cause more Social Security to become taxable, which raises your MAGI, which triggers IRMAA, which compounds the entire cascade.

There is good news. Under the One Big Beautiful Bill Act (OBBBA), signed in July 2025, taxpayers age 65 and older may be eligible for a new “Senior Bonus Deduction” of up to \$6,000 (\$12,000 for joint filers), even on top of the standard deduction. This directly reduces taxable income and can help keep combined income below the Social Security taxation thresholds. But

this provision is temporary and the deduction can be lost with higher reported income, another reason why proactive tax and wealth planning now matters more than ever.

Fact Based Strategies to Reduce Social Security Tax Exposure:

- Use Roth withdrawals during high income years. Roth distributions do not count towards combined income and therefore do not trigger Social Security taxation.
- Deploy QCDs to satisfy RMDs without increasing AGI, potentially keeping combined income below the taxation thresholds entirely.
- Claim the new OBBBA Senior Bonus Deduction to directly reduce taxable income and buffer the Social Security taxation calculation.
- Consider delaying Social Security to age 70 if possible, drawing down taxable accounts first and reducing future combined income exposure when benefits begin.

“Strategic Roth conversions during lower income years or using QCDs can reduce taxable income now and protect retirement cash flow. These are relatively simple moves that can have a lasting impact.” ~Financial Planning Expert (GOBankingRates, February 2026)

The Inheritance Tax Bomb: What Your Heirs Don’t Know Can Hurt Them

If you remember only one thing from this section, let it be that the retirement accounts you leave behind may be the most tax inefficient assets your children will ever inherit.

Prior to the SECURE Act of 2019, non-spouse beneficiaries could “stretch” inherited IRA distributions over their lifetime, spreading the tax burden across decades. That option is now gone for most beneficiaries. Under current rules, most non-spouse heirs must fully distribute inherited traditional IRAs within 10 years of the original owner’s death.

As America College of Trust and Estate Counsel (ACTEC) Fellow, Natalie Choate, explained in a February 2026 presentation, the 10-year rule means that beneficiaries are looking at absorbing potentially millions of dollars of taxable income in a compressed timeframe, often during their peak earning years, when they are already in the highest tax brackets. The result is that your heirs may lose 30%, 40%, or more of the inherited balance to federal and state taxes.

And the problem gets worse if retirement accounts are payable to a trust. As Fidelity’s advanced planning team noted in February 2026, the highest trust tax bracket of 37% begins at just \$16,000 of taxable income in 2026, compared to \$640,600 for individuals. A traditional IRA payable to a trust faces a quick, severe income tax hit unless proactive conversion strategies are in place.

KEY INSIGHT

Imagine your children receiving an inheritance that looks like \$1 million on paper and netting \$600,000 after the IRS takes its share. Now imagine an alternative, you execute strategic Roth conversions during your lifetime, offsetting rate and your heirs receive the full \$1 million tax free over 10 years. The difference is not luck. It is planning. It is fierce integrity applied to your legacy. And it is available to those willing to start.

Proactive Strategies to Protect Your Heirs:

- Execute strategic Roth conversions allowing beneficiaries to receive tax-free distributions during the 10-year window.
- Use QCDs and strategic RMD management to reduce the size of the traditional IRA balance before death, minimizing the taxable inheritance.
- Review trust structures drafted before the SECURE Act to ensure they align with the current 10-year distribution framework. Outdated conduit trusts may force rapid, highly taxed distributions.
- Confirm beneficiary designations on every retirement account annually. Outdated designations can override your estate planning documents entirely.
- Model the inheritance tax impact across your beneficiaries' income levels, a child earning \$200,000 faces a very different tax hit than one earning \$60,000.

The Integrated Mandate: Why Every Piece Must Work Together

Let me leave you with one final thought from this chapter, every tax exposure described above RMDs, IRMAA, Social Security taxation and inheritance taxes are interconnected. A large RMD increases MAGI, which triggers IRMAA surcharges, which makes more Social Security taxable, which further inflates MAGI in a cascading feedback loop. Meanwhile, the traditional IRA balance continues growing, creating an ever larger inheritance tax bomb for your heirs.

This is why piecemeal planning fails. A CPA who looks at last year's return cannot see the IRMAA consequence two years from now. A big box store brokerage or a only accumulation trained planner who's focused on returns cannot model the Social Security torpedo. An estate attorney who doesn't know your RMD trajectory cannot protect your heirs from the 10-year tax bomb.

Everyone benefits when the plan is integrated and the plan must be integrated because the tax code is integrated. This is the difference between having a portfolio and having a strategy; between hoping for the best and being fully prepared.

KEY INSIGHT

You worked hard for your money. We will work even harder to protect it. The Taxes Saved S.T.O.P. Analysis is designed to identify exactly where these cascading tax exposures exist in your specific situation and to build a coordinated plan that addresses every one of them. The result is measurable: more income in your pocket, lower Medicare premiums, reduced taxes on Social Security and a larger, more tax efficient legacy for your family. That's not a promise, it's a track record built on accountability and fierce integrity.

Believe in better. Because the plan exists, the tools are proven and the window to act is open right now.

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The Seven Pillars of a True Retirement Plan

What a comprehensive plan actually contains and why most people don't have one

When we say “plan, not just a portfolio,” we mean something specific. A true retirement plan is not a collection of investment accounts. It is not a financial plan that gets updated once a year at a review meeting. It is not a Monte Carlo simulation that tells you there's an 87% probability your money will last, the outdated 4% rule or the 60/40 portfolio play.

A true retirement plan is a living, integrated strategy that addresses every dimension of your financial life in retirement simultaneously and with each component working in concert with the others.

We organize these dimensions around seven pillars. If your plan doesn't address all seven, it's incomplete and the gaps are where money gets lost. Believe in better. Because a complete plan exists, and you deserve one.

1. Income Planning

A systematic strategy for converting assets into reliable, predictable monthly income that covers your lifestyle and expenses for as long as you live.

2. Tax Optimization

A forward-looking plan that minimizes your lifetime tax burden, not just this year's taxes by strategically sequencing withdrawals, deploying Roth conversions and managing bracket exposure.

3. Investment Management

A portfolio positioned for the decumulation reality: managing sequence of returns risk, maintaining appropriate liquidity and aligning assets with the three basket framework.

4. Healthcare & Medicare

A proactive strategy for managing Medicare enrollment, avoiding IRMAA surcharges and planning for long term care costs.

5. Social Security Strategy

A careful analysis of your optimal claiming age and strategy, including spousal coordination that may result in meaningful long-term tax savings (depending on individual circumstances).

6. Estate & Legacy Planning

A clear plan for how your assets transfer to heirs and causes you care about, with minimal tax leakage, no probate surprises and aligned with your wishes.

7. Risk Management

A comprehensive assessment of the risks that matter most in retirement: longevity, inflation, sequence of returns, long term care and cognitive decline.

Why All Seven Pillars Must Work Together

The most important word in describing a true retirement plan is “integrated.” These are not seven separate strategies that each operate independently. They are seven dimensions of one interconnected plan and decisions in one area inevitably affect all the others.

- Your Social Security claiming strategy (Pillar 5) directly affects your tax bracket (Pillar 2). Delaying Social Security can create a window for Roth conversions at lower rates but only if your income plan (Pillar 1) accounts for the income gap.
- Your Medicare strategy (Pillar 4) is directly tied to your income. A Roth conversion done without modeling Medicare costs can inadvertently add thousands of dollars in annual Medicare premiums.
- Your investment management approach (Pillar 3) must be aligned with your income plan and your tax strategy. A portfolio optimized purely for returns may be entirely wrong from a distribution perspective.
- Your estate plan (Pillar 6) must account for the 10-year rule under the SECURE Act, meaning heirs must distribute an entire inherited IRA within 10 years, potentially triggering large taxable distributions at their peak earnings years.

This is why a fragmented approach, working with one professional for investments, another for taxes and a third for estate planning, with no one coordinating the whole, is so dangerous.

A retirement plan that doesn't integrate all seven pillars isn't a plan. It's a series of disconnected decisions waiting to conflict with each other.

The Tax Pillar: The One Most People Are Missing

Of the seven pillars, the one most consistently absent from retirement plans built by accumulation era advisors is Pillar 2: Tax Optimization.

This is the pillar that Taxes Saved was built around. It's why we exist. A CPA or tax preparer focuses on minimizing this year's tax liability. An investment advisor focuses on maximizing

this year's investment return. Almost no one without specific retirement income and tax planning expertise is looking at your lifetime tax burden and modeling the decisions that minimize it across a 20 or 40 year retirement horizon.

That's the gap. This gap costs retirees an enormous amount of money.

The strategies that fill this gap, Roth conversions, withdrawal sequencing, Social Security timing, charitable giving strategies, account location optimization and widow penalty protection are not complicated to understand. But they require coordination, modeling and a long term perspective that most retirement portfolios have never received.

Portfolio vs. Plan

Do You Know Which One You Have?

This is the chapter that most people find simultaneously uncomfortable and liberating. Uncomfortable, because many people discover they have a portfolio masquerading as a plan. Liberating, because once you see the difference clearly, you can do something about it, saving you an enormous amount of wealth. I get it, it's a lot to process. But the solution exists, and it starts with a single discovery conversation.

What a Portfolio Looks Like

A portfolio is a collection of investment accounts and positions. At its core, it answers only one question, what do I own?

A portfolio review might include: your asset allocation, your performance relative to benchmarks, your investment fees, your risk exposure and perhaps a projection of future growth.

What a portfolio review does not include: how you will generate income from these assets, in what order you will draw from each account, how to minimize your lifetime tax burden, how to time Social Security, how to manage Medicare costs, how to protect against long term care expenses and how to maximize the inheritance your heirs receive.

These questions, all of them, require a plan. Not a portfolio.

The Self-Assessment: Do You Have a Plan or a Portfolio?

Below is a simple diagnostic. Can I ask you a question? Actually, eight of them. Be honest with yourself as you go through each one.

Question	Yes	No
Do you have a written income plan - not just a portfolio - that shows exactly how you'll fund your lifestyle each month?	<input type="radio"/>	<input type="radio"/>
Does your advisor regularly discuss tax strategy, not just investment performance?	<input type="radio"/>	<input type="radio"/>
Do you know your projected RMDs at age 73, 75 and 80 - and what tax bracket they'll push you into?	<input type="radio"/>	<input type="radio"/>
Do you have a documented Social Security claiming strategy modeled against your other income sources?	<input type="radio"/>	<input type="radio"/>
Has anyone reviewed your Medicare enrollment strategy and modeled your potential IRMAA exposure?	<input type="radio"/>	<input type="radio"/>
Are your retirement assets organized by tax type with a clear withdrawal sequence?	<input type="radio"/>	<input type="radio"/>
Do you know what your estate plan says and has it been reviewed in the last three years?	<input type="radio"/>	<input type="radio"/>
Does your plan include specific protections for longevity, long term care and cognitive decline?	<input type="radio"/>	<input type="radio"/>

If you answered 'Yes' to all eight of these questions, you likely have a solid retirement plan in place. Review it consistently and stay engaged.

If you answered 'No' to three or more of these questions, you have a portfolio, not a plan and the gap between what you have and what you need is costing you money, every year, in unnecessary taxes, missed opportunities and unaddressed risks.

The Portfolio That Became a Plan: A Hypothetical Illustration

(Note: This is a hypothetical example for educational purposes only. Individual results will vary.)

Imagine a couple, Robert and Susan, who retire at 65 with \$1.8 million across a traditional 401(k), a Roth IRA and a taxable brokerage account. Under their existing arrangement, they begin drawing Social Security immediately at 65 and withdraw from the 401(k) to supplement their income. The Roth IRA sits untouched.

At 73, their RMDs on the 401(k), which has continued growing, push their income significantly higher. Combined with Social Security (85% taxable), they find themselves in a tax bracket they weren't anticipating. Medicare premiums have increased due to IRMAA.

KEY INSIGHT

The Alternative Scenario, with a Distribution Plan. Between ages 65 and 70, they delay Social Security and use Roth conversions during low bracket years. By delaying Social Security to 70, they permanently increase their monthly benefit. Roth conversions reduce the eventual 401(k) balance, shrinking future RMDs. Growth assets are repositioned into the Roth. The result is lower lifetime taxes, higher lifetime Social Security income, a larger Roth balance for heirs and a retirement that feels planned, not reactive.

The difference between these two scenarios has nothing to do with investment returns. The difference is entirely in the sequencing, timing and coordination of decisions, the plan.

The most valuable thing a great retirement advisor brings to the table is not the singular focus of superior investment selection. It is the strategic coordination of income, taxes, accounts, and timing that turns a portfolio into a custom designed plan.

Finding the Right Guide for the Descent

What to look for, what to ask and what the answers will tell you

We've spent time sharing in the chapters for building the case for why the descent requires a different kind of guide. Now let's talk about how to find one.

What the Right Guide Looks Like

The right retirement distribution specialist is defined by their orientation. They think about retirement income, tax strategy and legacy planning as an integrated whole, not as separate problems to be solved one at a time.

- **Tax First Orientation.** They ask about your taxes first and your investments second.
- **A Distribution Planning Process.** They have a specific, articulated process for building distribution plans not just portfolios.
- **Scenario Based Planning.** They model multiple scenarios: Roth conversion ladders, Social Security claiming options, RMD projections and IRMAA exposure.
- **Integrated Team or Coordination.** They have in-house tax planning capability and experienced coordination with CPAs and estate attorneys.
- **Long Term Tax Horizon.** They think in decades, not years. Look for fierce integrity, a proven track record and full accountability for results.

The Five Questions to Ask Before You Hire Anyone

1. "Walk me through your specific process for building a retirement income plan." You want a clear, step by step answer, not a vague description of "holistic planning."
2. "What does my tax picture look like over the next ten and twenty years under my current approach and how would you change it?" This immediately reveals whether they've thought about your tax future.
3. "What is your philosophy on Roth conversions and how do you decide when and how much to convert?" A specialist will have a specific, nuanced answer.
4. "What experience do you have in retirement income or tax planning and how many of your clients are currently in or approaching retirement?"

5. “Will you coordinate my plan with experienced wealth creation and preservation experienced CPAs and estate attorneys?” Integration matters.

KEY INSIGHT

You worked decades to build the financial resources that now need to sustain you for potentially thirty or more years. The professional team you choose for this phase deserves as much scrutiny as any major financial decision you’ve ever made.

A Note on Timing: When to Act

One more thing, this is a couples conversation. Every strategy in this guide affects both spouses, Social Security, IRMAA, Roth conversions and estate planning. If you’re married, bring your spouse to the table. The most common regret among pre-retirees and retirees who eventually engage with a retirement distribution specialist is not that they acted, it’s that they waited too long and overlooked the importance of both spouse’s decisions impacting their planning optimization.

The most powerful tools in retirement income and tax planning, Roth conversions, Social Security strategy, Medicare planning and RMD management, all require lead time. The optimal window is five to ten years before or after retirement.

The Roth conversion opportunity is most powerful when pre-tax account balances are not yet enormous and income is temporarily lower. That window doesn’t last forever.

Social Security claiming strategy requires ideally a few years of analysis. And claiming early is irreversible.

The message is simple: the right time to build a tax efficient retirement distribution plan is earlier than you think. If you’re within ten years of retirement and don’t have a comprehensive distribution plan in place, the time to start is now.

The best time to plant a tree was twenty years ago. The second best time is today. The same is true for a retirement distribution plan.

The S.T.O.P. Analysis

Your Personal Invitation to Discover and Uncover Your Tax Savings

If you've read this far, you already understand something that separates you from the vast majority of retirees and pre-retirees in this country. You know that the accumulation playbook is not the distribution playbook and that the difference between the two can cost you and your legacy hundreds of thousands to millions of dollars.

You understand that a portfolio is not a plan. You understand that the tax pillar is the one most people are missing. You understand that the window for the most powerful strategies, Roth conversions, Social Security optimization and RMD management, doesn't stay open forever.

The question now is simple: what are you going to do about it?

What the S.T.O.P. Analysis Is

The Taxes Saved S.T.O.P. Analysis, the Saving Tax Optimization Plan, is a comprehensive, complimentary analysis of your current retirement picture conducted by the planning team at Taxes Saved. Getting started is simple, visit [TaxesSaved.com](https://www.TaxesSaved.com) and click the button for a [Tax Savings Analysis](#).

This is not a portfolio review. It is not a sales pitch for a product. It is a diagnostic conversation designed to answer three critical questions:

1. What is your current tax trajectory over the next 10, 20 and 30 years and what is it costing you?
2. Where are the specific gaps in your plan across all seven pillars and which ones are the most expensive?
3. What are the highest impact strategies available to you right now, given your specific accounts, income and goals?

What You Can Expect

S.T.O.P. Analysis, we walk through your complete financial picture, not just your investments but your tax returns, your Social Security projections, your Medicare exposure, your estate documents and your income needs. We look at the whole picture because that's

the only way to build a real plan. The S.T.O.P. Analysis will show you the tax risk roads you are traveling and the strategic reroutes that will save you the most tax over your lifetime and preserve your legacy.

You will leave the meeting with a clear understanding of:

- Your projected income tax and RMD exposure and the tax brackets they'll push you into.
- Whether Roth conversion opportunities exist and how much they could save you over your lifetime.
- Your optimal Social Security claiming strategy, modeled against your other income sources.
- Whether your current asset placement is costing you money through the account mismatch we described in Chapter 3.
- The specific gaps in your plan across the seven pillars and which ones to prioritize.

Who This Is For

The S.T.O.P. Analysis is designed for proactive individuals who recognize that protecting and distributing wealth requires a different level of planning than building it. You are a fit if:

- You are within 10 years of retirement or already retired.
- You have \$500,000 or more in retirement savings across multiple account types.
- You suspect your current tax professional is focused on filing your taxes over planning how to save you taxes. Your brokerage or financial professional is focused on investments but not on the tax and income distribution picture.
- You answered “No” to three or more questions in the self-assessment in Chapter 5.
- You are a business owner, high income W-2 earner, retiree or heavy saver in traditional retirement accounts who wants to keep more of what you've earned.

Why Now

Every year you wait is a year of Roth conversion opportunity lost. Every year without a distribution plan is a year of unoptimized withdrawals, unnecessary taxes and compounding inefficiency.

Tax legislation continues to evolve. The provisions in the One Big Beautiful Bill Act and potential changes to the SECURE Act rules create both risks and opportunities that require professional analysis.

The readers who act on this guide, who visit [TaxesSaved.com](https://www.TaxesSaved.com), who click the button for a Tax Savings Analysis and who bring their statements and their questions are the ones who

consistently discover that the money they thought they'd already lost to taxes can, in many cases, be redirected back into their plan.

SCHEDULE YOUR COMPLIMENTARY S.T.O.P. ANALYSIS TAXES SAVED S.T.O.P. ANALYSIS

Discover the tax risk roads you are traveling and the strategic reroutes that will save you the most tax over your lifetime and preserve your legacy.

Visit [TaxesSaved.com](https://taxessaved.com) and click the button for your complimentary [Tax Savings Analysis](#).

Your Saving Tax Optimization Plan analysis is complimentary. Let's get to work!

The summit is behind you. The most important journey is ahead. Let us help you navigate it.

C L O S I N G T H O U G H T S

The Summit Is Behind You. The Most Important Journey Is Ahead.

You've climbed the mountain. You've done the hard work that most people never do: years of saving, investing and deferring gratification in the belief that it would pay off. It has.

But the summit is not the destination. It's the halfway point.

What lies ahead, the distribution of the wealth you've built, the management of taxes across a retirement that could span three decades, the coordination of Social Security, Medicare, income, legacy and risk is a journey that requires a different kind of preparation. A different kind of map. A different kind of guide.

The good news is that everything described in this guide is actionable. The basket planning framework brings order to the junk drawer. The tax layering strategy transforms a portfolio into a tax efficient income machine. The seven pillars give you a complete picture of what a real plan looks like. The self assessment tells you where your gaps are and the advisor evaluation framework gives you the tools to find the right guide.

You cannot out-invest bad tax and distribution planning. You cannot take an accumulation strategy and call it a distribution plan. You cannot navigate the descent on a map drawn for the ascent.

But you can, starting today, build the plan, find the guide and descend this mountain with the confidence and clarity that your years of work have earned you.

A plan is not what you have when nothing goes wrong. A plan is what keeps you on course when everything does. You deserve that kind of plan. Your family deserves it and it is fully within your reach.

Your Next Steps — Focus on the Future

1. Complete the self assessment in Chapter 5 honestly, and identify your gaps.
2. Do a full account inventory: list every retirement account, its type, approximate value, and tax treatment.
3. Make a list of what you don't know, your projected RMDs, your IRMAA exposure, your optimal Social Security claiming age and your current estate plan.
4. Go to [TaxesSaved.com](https://www.taxesaved.com) and click the button for a complimentary [Tax Savings Analysis](#). The S.T.O.P. Analysis, the Saving Tax Optimization Plan will be conducted

to show you the tax risk roads you are traveling and the strategic reroutes that will save you the most tax over your lifetime.

5. Use the planner evaluation framework in Chapter 6 to ensure whoever you work with has the right orientation for the descent.

**READY TO DISCOVER WHAT YOUR PLAN IS MISSING? YOU
DESERVE ANSWERS.**

Get started today, visit [TaxesSaved.com](https://www.TaxesSaved.com) and click the button for your complimentary
[S.T.O.P. Analysis.](#)

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Taxes Saved — Your partner for the descent.

IMPORTANT DISCLOSURES

This material is provided for informational and educational purposes only and should not be construed as personalized investment, tax, or legal advice. Investment strategies discussed may not be suitable for every investor. Past performance is not indicative of future results, and all investments involve risk, including the potential loss of principal. Clients should consult their financial, tax, or legal advisor before implementing any strategy.

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All investing involves risk, including the possible loss of principal. Past performance is not indicative of future results. There is no guarantee that any investment strategy discussed will achieve its objectives. The strategies described including Roth conversions, Social Security timing, RMD management, basket planning, and tax layering are general educational concepts. Their applicability and suitability depend on individual circumstances.

Tax laws are subject to change. References to Required Minimum Distributions, IRMAA, the SECURE Act, and other regulatory frameworks reflect current law as of the date of publication. The hypothetical scenarios and examples are for illustrative purposes only and do not represent actual client results.

Before making any financial, investment, tax, or legal decision, please consult with qualified professionals who can evaluate your specific situation.

T A X E S S A V E D

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