



**Providing Wealth Management Solutions  
to Individual and Institutional Clientele**



**Case Study:**

***Tax Efficient Retirement Distributions***

# CASE STUDY- Tax Efficient Retirement Distributions

- Your strategy for withdrawing retirement assets is as important as your strategy for accumulating them
- A thorough financial plan should illustrate
  - Which accounts money should be taken from
    - Taxable
    - Tax deferred
    - Tax free
  - In what order
  - What conversion opportunities exist to maximize efficiency
- A customized tax efficient distribution strategy can save you significant value and extend the time horizon of your retirement assets



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## Case Study - Meet the Robinson's

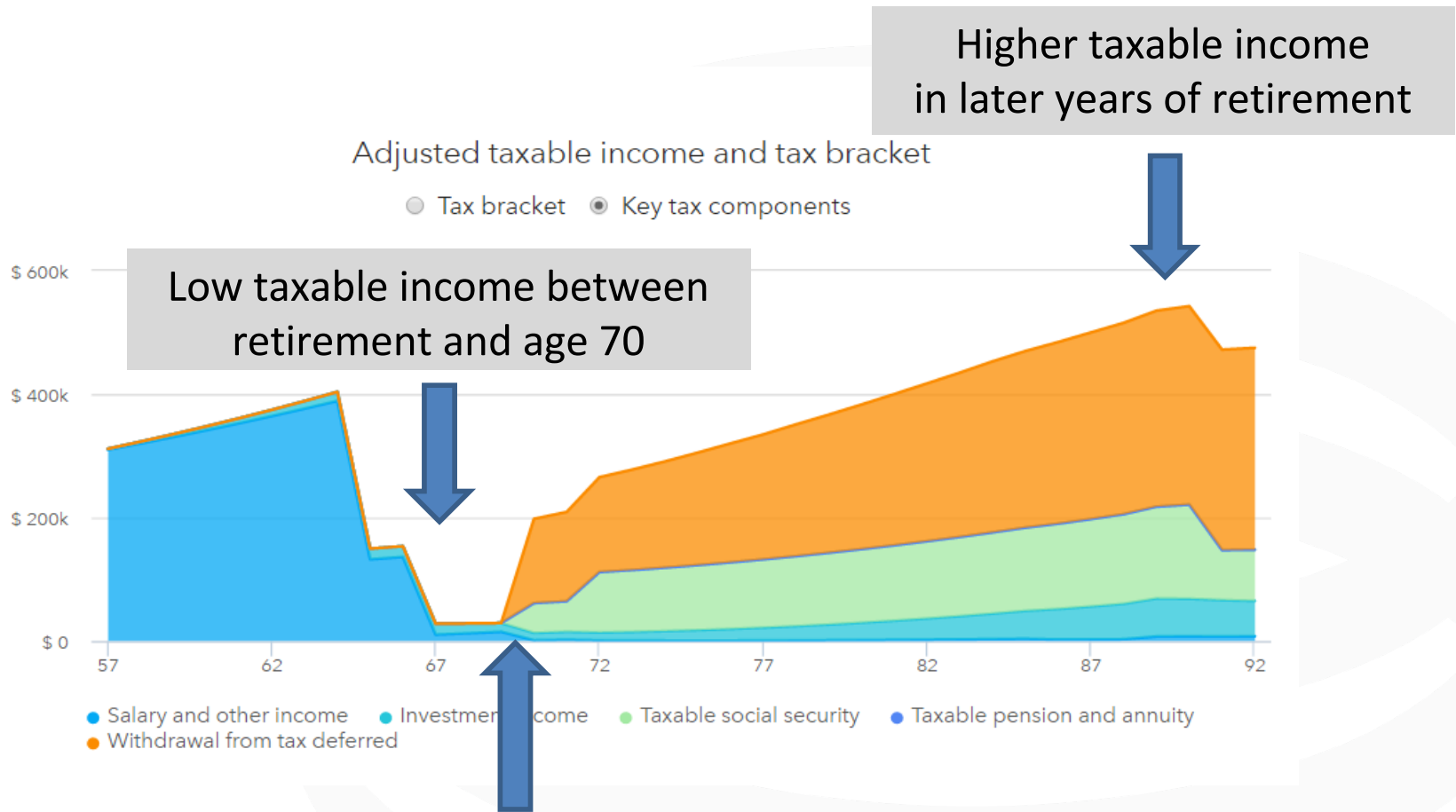


James and Julie:	married
Current ages:	56/54
Target retirement age:	65/65
Salary:	\$200,000/ \$100,000
Social Security:	70/70
Monthly expenses in retirement :	\$10,000
Invested assets:	\$ 1.5mm qualified \$ 100,000 non qualified

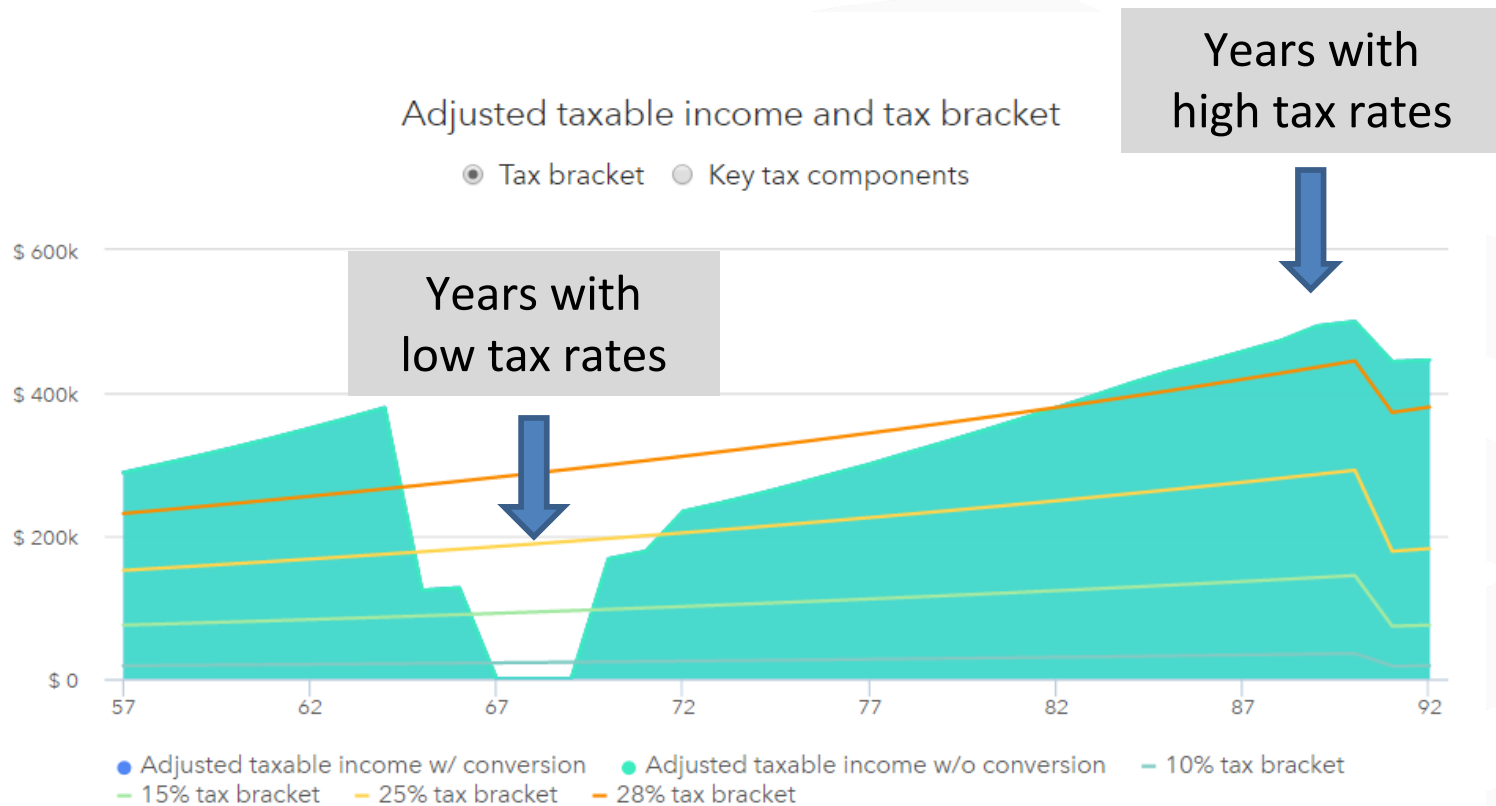


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# Tax brackets during retirement can be surprising

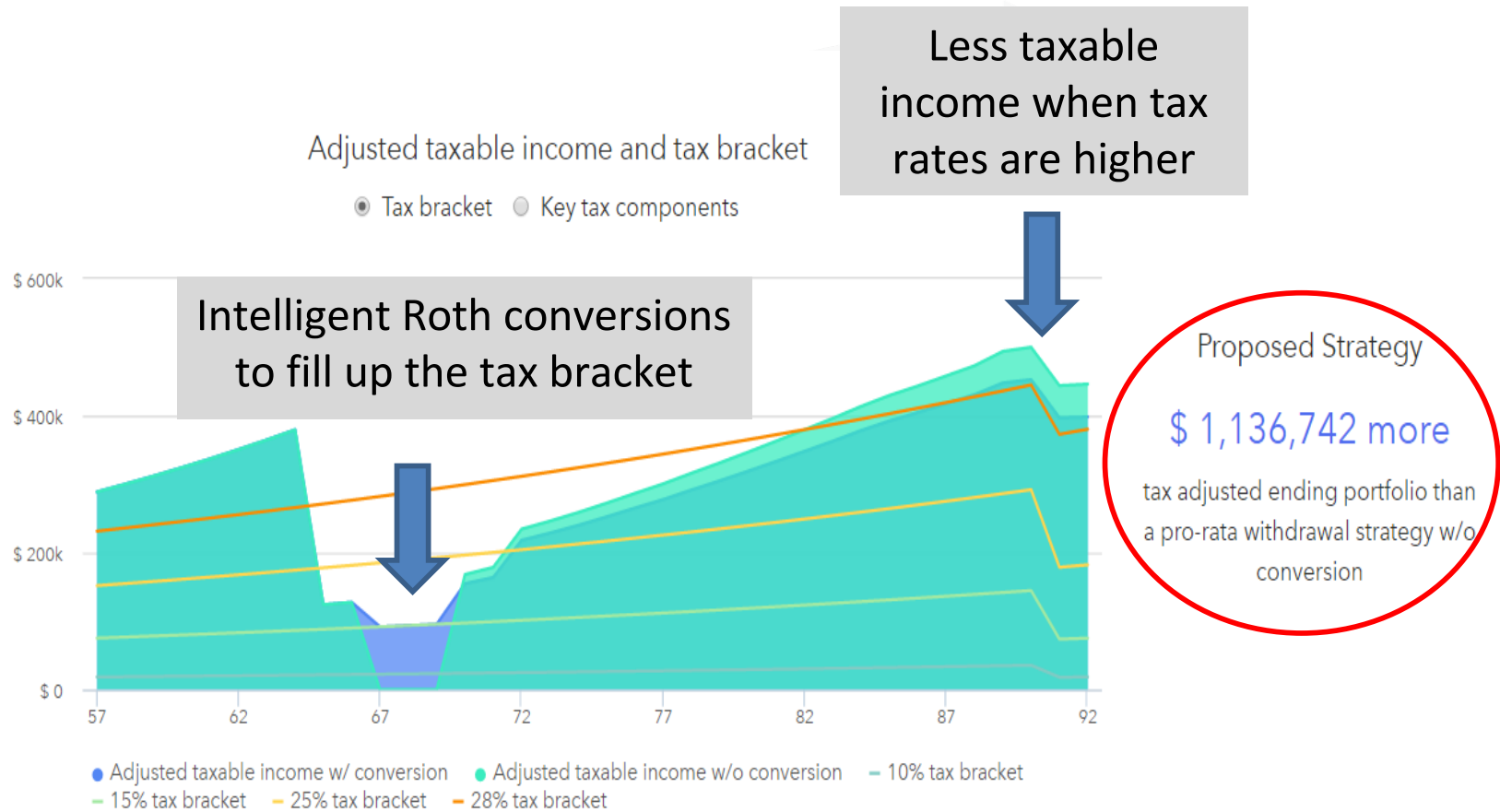


# Large IRA Distributions drive up tax brackets



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# Smooth out the tax liability with Roth conversions



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# DISCLOSURES – Important Information

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