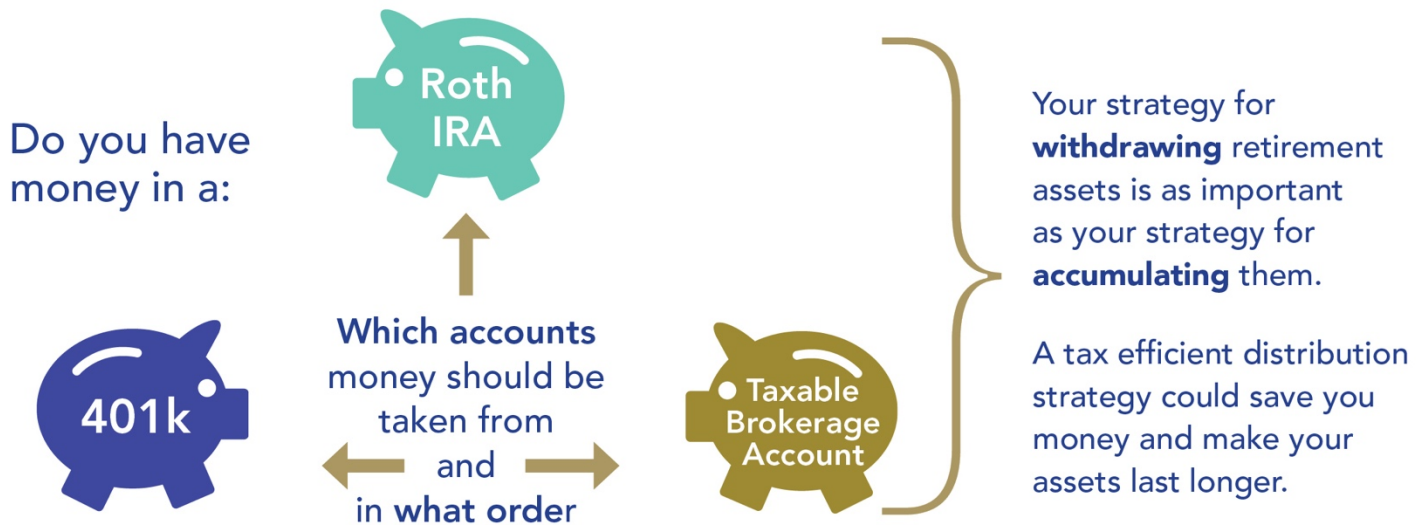


ARE YOU CONFUSED

About paying taxes in retirement?

Not all retirement savings assets are equal from a taxability standpoint.



Everyone's path to financial success is different.

Here is one example of a couple that had a tax efficient distribution strategy to help them succeed.

Meet the Brady's:



Mike and Amanda are a married couple in their mid-fifties looking to retire at age 65. Their current salaries are \$250K combined, and they have \$1MM in qualified and \$100K in non-qualified assets.

Mike and Amanda are expecting monthly retirement expenses of approximately \$9K 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 w/o conversion



FRONT PORCH FINANCIAL CAN HELP YOU PLAN FOR YOUR FINANCIAL FUTURE.

Contact us today at (980) 428-2297 or geoff@frontporchfa.com.