welcome to the tax-savvy retiree: strategies before & after you leave work. We'll start at 12 pm CT

check out our upcoming webinars

webinar	date	
countdown to retirement: a 10-year action plan	July 14 12-1 pm CT	
market trends: a fresh perspective from intellicents	August 18 12-12:30 pm CT	

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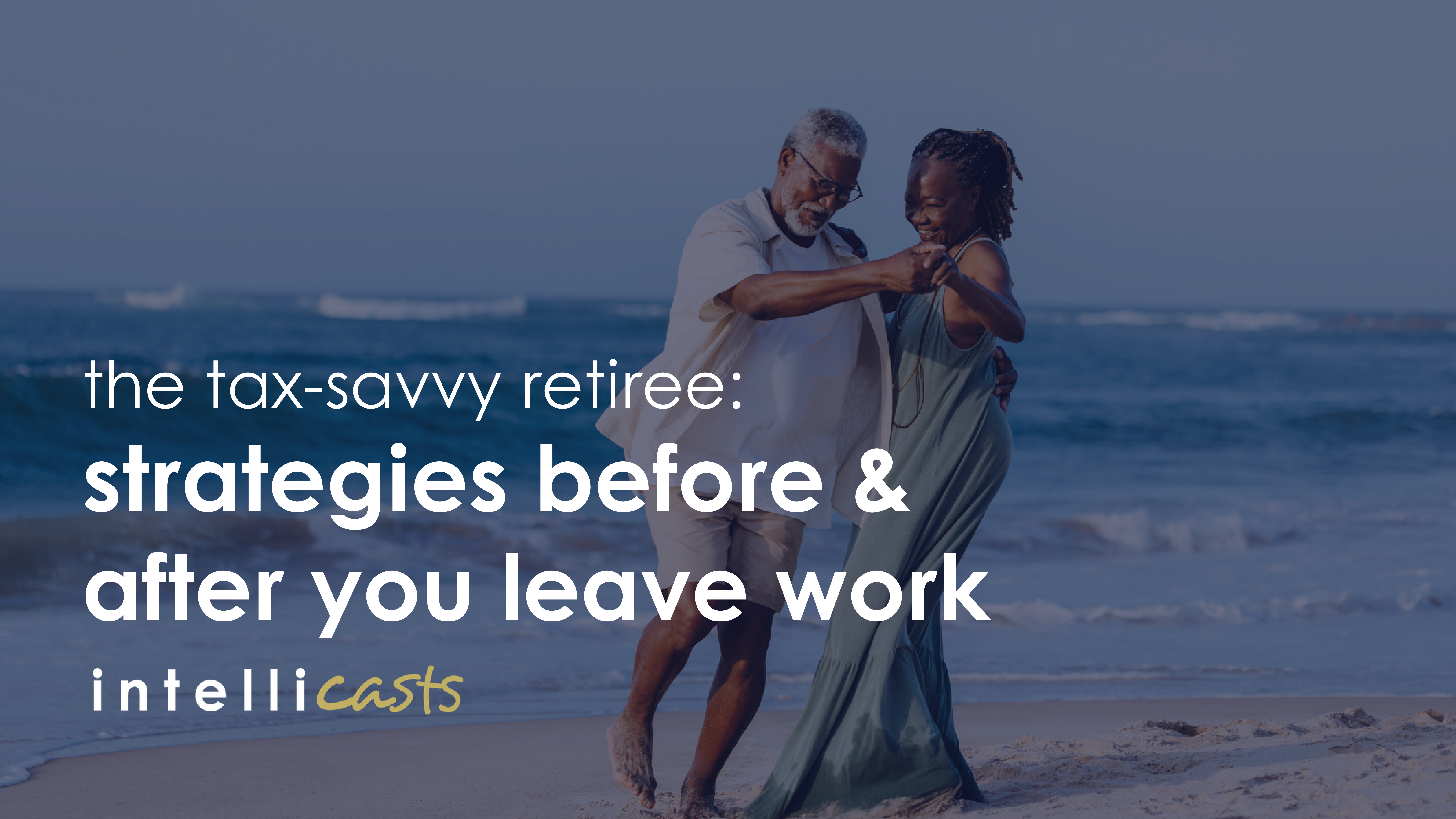


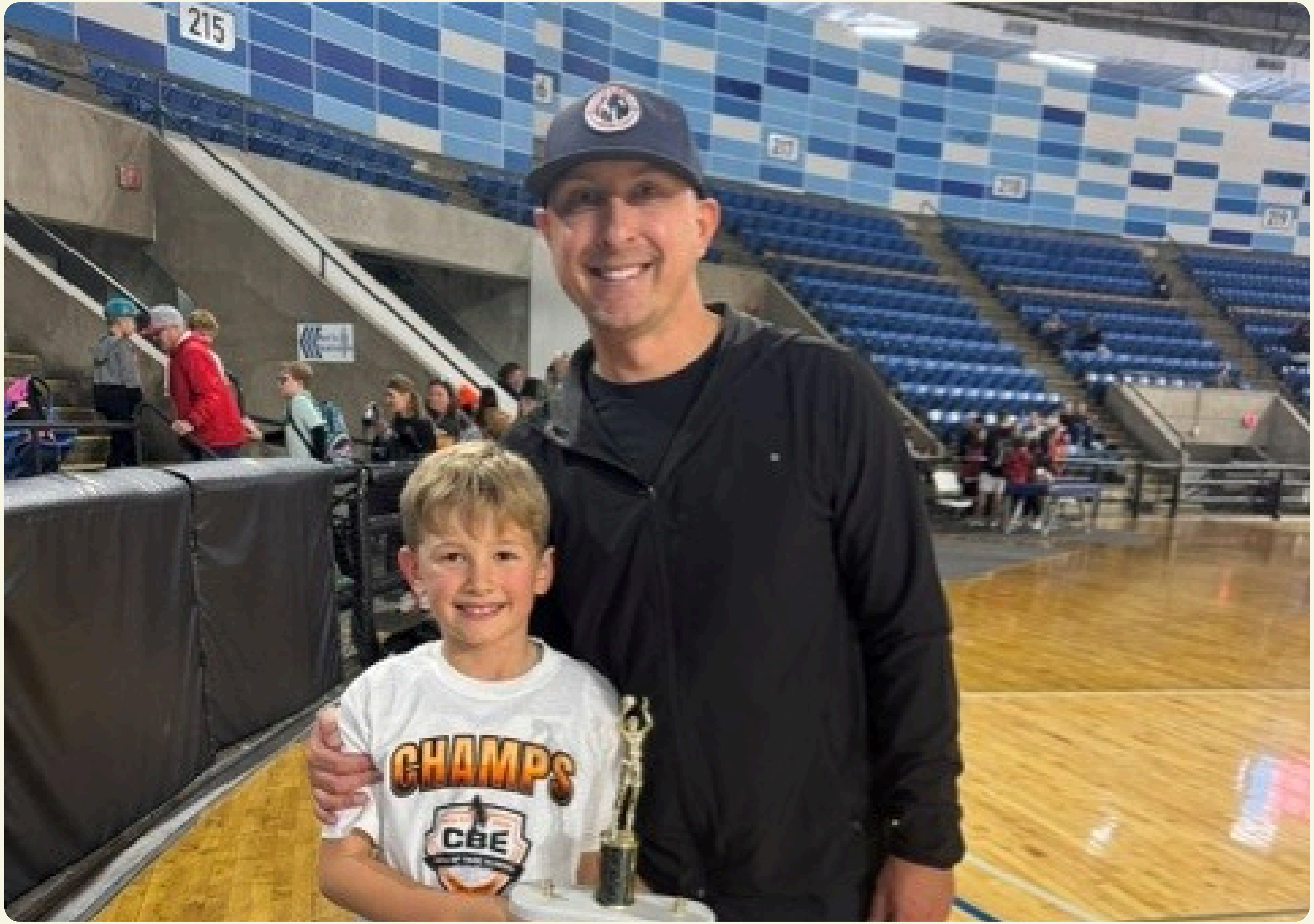
the tax-savvy retiree:
strategies before & after you leave work

intellicasts

CPA

nicholas ong

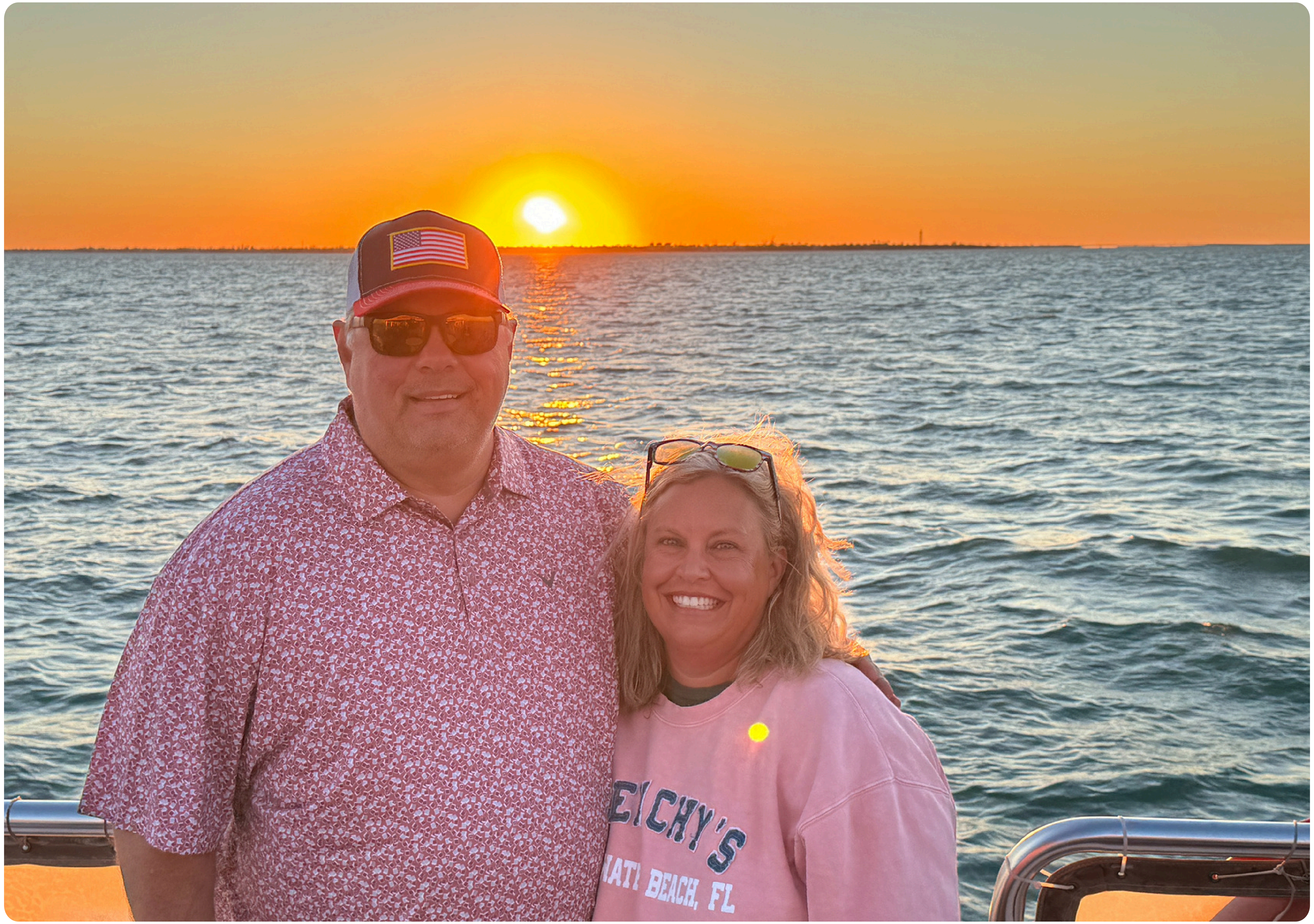
Ong & Company



CFP®, CEPA®

bryan sarff

personal CFO



what you’ll walk away with

Retirement doesn't end your tax story — it rewrites it

- Practical strategies, not theory
- Actionable insights for both pre- and post-retirees

- This session is educational — please work with your adviser for personalized guidance

how retirement changes your tax picture

- Loss of W-2 income shifts your **tax profile** significantly
- Multiple income sources replace a single paycheck:
  - Social Security
  - RMDs from tax-deferred accounts
  - Pension income
  - Investment/portfolio withdrawals
  - Part-time or consulting income
- Why it matters: You now have more control over your taxable income than ever before — but only if you plan for it

pre-retirement tax strategies

- **Roth conversions** — converting before RMDs kick in to reduce future taxable income
- **Tax-bracket management** — intentionally filling lower brackets in early retirement years
- **Maximizing contributions** — catch-up contributions to 401(k), IRA, and HSA before retiring
- **Timing your retirement date** — how your last year of work affects your tax bracket
- **Coordinating deductions** — bunching charitable giving, mortgage payoff timing, and other itemized deductions

managing taxes on Social Security

- Up to **85% of Social Security benefits** can be taxable depending on combined income
- Understanding **Provisional Income** — what counts and what doesn't
- Strategies to keep more benefits tax-free:
  - Managing other income sources
  - Timing of Roth conversions relative to Social Security claiming
  - Delaying Social Security to maximize benefit and manage early-retirement income levels

post-retirement withdrawal strategies

- **Withdrawal sequencing** — which accounts to tap first (taxable → tax-deferred → tax-free)
- **RMD planning** — understanding Required Minimum Distributions and how to manage their impact
    - SECURE 2.0 Act changes to RMD ages
    - Strategies to reduce the RMD burden over time
- **Qualified Charitable Distributions (QCDs)** — satisfying RMDs while reducing taxable income
- **Roth IRA in retirement** — tax-free growth and no RMDs as a long-term tool

investment tax efficiency in retirement

- **Capital gains management** — using the 0% long-term capital gains bracket strategically
- **Asset location** — placing tax-inefficient assets in tax-advantaged accounts
- **Tax-loss harvesting** — offsetting gains with losses in taxable accounts
- **Medicare surcharges (IRMAA)** — how investment income can increase Part B & D premiums
- Dividend and interest income management

putting it all together

- No single strategy works in isolation — **coordination is key**
- The value of a multi-year tax projection
- Working with your **registered investment adviser and tax professional** as a team
- Revisiting your plan at key life events:
  - Medicare enrollment
  - RMD start age
  - Death of a spouse (surviving spouse tax cliff)

key takeaways

Retirement income lasts longer when taxes are managed proactively

- You have more control over your tax bill in retirement than most people realize
- Start planning before you retire — the best opportunities are often pre-retirement

faq

- Should I max my 401(k), fund the HSA, do Roth, or just invest in a brokerage account? or Where should my next dollar go?
- Should I do a Roth conversion this year?
- Will anything I do this year trigger higher Medicare premiums later?
- Most people do tax reporting in April. Wealthy clients do tax planning in the year prior. A BIG difference.
- When should I start taking Social Security?
- How to I reduce IRMAA if my income has changed?
- How do I decide how much to convert to Roth each year?
- How much and how should I contribute to charity to optimize my tax situation?

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upcoming webinars

july 14th
12:00 - 1:00 pm ct

countdown to retirement: a 10-year action plan

august 18th
12:00 - 12:30 pm ct

market trends: a fresh perspective from intellicents

disclosures

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