THE ROTH BLUEPRINT PROCESS

Turning Your Retirement Tax Liability Into a Tax-Free Legacy

A simple 5-step process designed to reduce future taxes, protect your assets, and create more tax-free retirement income.

1 DISCOVER YOUR RETIREMENT TAX BILL

- Analyze your IRA, 401(k), TSP and other retirement accounts
- Project future RMDs, tax brackets, and potential tax rates
- Identify Widow's Tax Trap, IRMAA surcharges, and beneficiary tax exposure
- Calculate your estimated lifetime taxes to the IRS

Goal: Understand how much of your retirement could go to taxes if no changes are made.

2 BUILD YOUR CUSTOM ROTH BLUEPRINT

- Create a personalized plan using partial Roth conversions
- Strategically manage income to stay in lower tax brackets
- Reduce future RMDs and long-term tax exposure
- Improve your retirement income and legacy for heirs

Goal: Reposition taxable money into tax-free growth over time – on your terms.

3 USE COMPOUNDING INTEREST AND DISTRIBUTIONS TO HELP OFFSET TAXES

- Leverage suitable investments that compound tax-deferred or tax-free
- Take advantage of tax-deferred compounding interest
- Help cover conversion taxes with little or zero out-of-pocket costs
- Avoid jumping tax brackets
- Protect principal – no market risk to your money

Goal: Turn market volatility into a tax-reduction opportunity.

4 MANAGE GROWTH AND TAX EXPOSURE

- Maintain your current risk tolerance and financial objectives.
- Coordinate your assets with annual Roth conversion and distribution planning.
- Keep your portfolio aligned with your goals and integrated with a tax mitigation strategy.
- Manage income to help avoid higher Medicare IRMAA surcharges.
- Plan distributions and conversions to help avoid the Widow's Tax Trap.

Goal: Grow your investments while managing taxes today and in the future.

5 CREATE TAX-FREE RETIREMENT & LEGACY INCOME

- Lower lifetime taxes
- Reduce RMD pressure
- Increase tax-free income in retirement
- Leave a cleaner, tax-efficient legacy for your heirs
- Minimize the impact of future tax increases

Goal: Build a tax-free legacy that supports you and your loved ones.

COMPOUNDING INTEREST OR COMPOUNDING TAXES?

The Choice Could Shape Your Entire Retirement

Keep More. Give More. Worry Less.

The more taxes you pay now and in the future, the less you keep, the less you can enjoy, and the less you can leave to your loved ones.

Reduce Future Tax Bombs.

RMDs, taxes, and Medicare surcharges can take a big bite out of your retirement. We help you reduce their impact.

Tax-Free Income You Can Count On.

Create more predictable, tax-free income in retirement so you can live the life you worked so hard to build.

Strategies Built for Both Federal Employees and All Retirees.

We understand federal benefits and the unique challenges all retirees face – so we can build a plan that fits you.

Your Goals. Your Plan. Your Future.

We take the time to understand what matters most to you and create a custom plan designed to help you reach your retirement goals.

> *"Your IRA may be your largest asset, but it's also likely your largest future tax liability."*

Phil DeFranco | Heartland Northeast, LLC

Retirement Tax Optimization Specialist Registered Investment Advisor

Phone: (512) 763-2239 | Email: phillip.defranco@hneus.com | Website: www.hneus.com

Helping You Make Smarter Decisions About Retirement and Taxes