



59 ½

Older than 59 ½?

Now is the time to start moving money from the tax-deferred bucket to the tax-free bucket. Why?

- Taxes are the lowest they've been in 60 years
- Pay the taxes now and move the money out
- There is an 11-year window between ages 59 ½ and 70 ½ to take distributions
- At age 70 ½ the government dictates when and how much to take out
- What will tax rates be then?
- Coincidentally, age 70 is the latest Social Security benefits can be postponed
- 85% of Social Security benefits will likely be taxed, costing hundreds of thousands of dollars in extra taxes

Younger than 59 ½?

Now is the time to save only up to the match in the tax-deferred bucket and save everything else into a tax-free bucket. Why?

- Taxes are the lowest they've been in 60 years
- Pay the taxes now and save the money tax-free for lifetime
- Get out of partnership with the government
- Take control of your money now

Tax Diversification Strategies