

taxes

[FIRM
LOGO]

*Could you lower your
lifetime tax bill?*

This material is provided courtesy of [Agent/Agency] and contains general information to help you understand financial planning strategies.

Throughout the presentation, we may generally discuss different financial vehicles; however, nothing I say should be construed as a recommendation to buy or sell any financial vehicle, nor should it be used to make decisions today about your investments.

My goal with this presentation is to expose you to ideas, financial vehicles and strategies that may help you work toward your financial goals. Please understand that I cannot make any promises or guarantees that you will accomplish such goals. All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Any references to protection benefits generally refer to fixed insurance products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

This presentation is designed to provide general information on the subjects covered. It is not, however, intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market or recommend any tax plan or arrangement. Please note that [Firm Name] and its representatives do not give legal or tax advice. You are encouraged to consult your tax advisor or attorney.

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[Investment Advisory Disclosure]

Despite efforts to be accurate and current, this presentation may contain out-of-date information; we are under no obligation to advise you of any subsequent changes related to the topics discussed in this presentation.

At the end of the seminar, you will be provided an opportunity to visit with us one-on-one to discuss your specific circumstance in a private, comfortable setting. There is no obligation to you for this visit. At this visit you may be provided with information regarding the purchase of insurance or investment products or establishing an advisory relationship.

12/25-5041159

Taxes will be the single biggest factor that separates people from their retirement dreams.

— Tax and IRA professional Ed Slott

1913
Tax Code
27 Pages



TO BE FILLED IN BY COLLECTOR. Form 1040. TO BE FILLED IN BY INTERNAL REVENUE BUREAU.

INCOME TAX.

THE PENALTY FOR FAILURE TO HAVE THIS RETURN IN THE HANDS OF THE COLLECTOR OF INTERNAL REVENUE ON OR BEFORE MARCH 1 IS \$20 TO \$1,000.
(SEE INSTRUCTIONS ON PAGE 4.)

UNITED STATES INTERNAL REVENUE.

RETURN OF ANNUAL NET INCOME OF INDIVIDUALS.
(As provided by Act of Congress, approved October 3, 1913.)

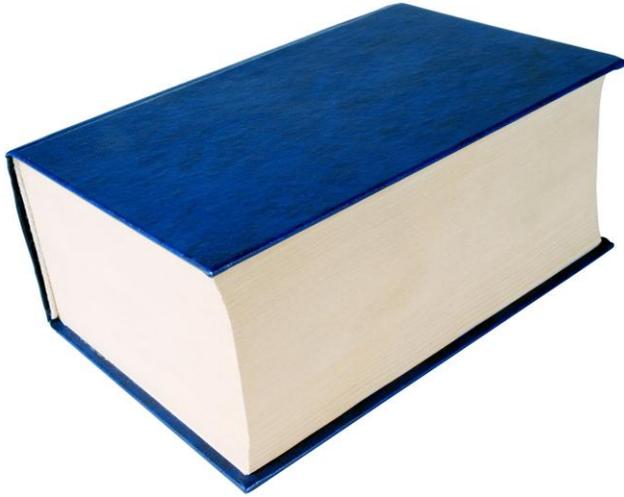
RETURN OF NET INCOME RECEIVED OR ACCRUED DURING THE YEAR ENDED DECEMBER 31, 191 . . .
(FOR THE YEAR 1913, FROM MARCH 1, TO DECEMBER 31.)

Filed by (or for) of
(Full name of individual.) (Street and No.)

in the City, Town, or Post Office of State of
(Fill in pages 2 and 3 before making entries below.)

1. GROSS INCOME (see page 2, line 12)	\$				
2. GENERAL DEDUCTIONS (see page 3, line 7)	\$				
3. NET INCOME	\$				
<small>Deductions and exemptions allowed in computing income subject to the normal tax of 1 per cent.</small>					
4. Dividends and net earnings received or accrued, of corporations, etc., subject to like tax. (See page 2, line 11)	\$				
5. Amount of income on which the normal tax has been deducted and withheld at the source. (See page 2, line 9, column A)					
6. Specific exemption of \$3,000 or \$4,000, as the case may be. (See Instructions 3 and 19)					
<small>Total deductions and exemptions. (Items 4, 5, and 6)</small>					
	\$				
7. TAXABLE INCOME on which the normal tax of 1 per cent is to be calculated. (See Instruction 3)	\$				
8. When the net income shown above on line 3 exceeds \$20,000, the additional tax thereon must be calculated as per schedule below:					
	INCOME.	TAX.			
1 per cent on amount over \$20,000 and not exceeding \$50,000	\$	\$			
2 " " 50,000 " " 75,000					
3 " " 75,000 " " 100,000					
4 " " 100,000 " " 250,000					
5 " " 250,000 " " 500,000					
6 " " 500,000					
<small>Total additional or super tax</small>					
	\$	\$			
<small>Total normal tax (1 per cent of amount entered on line 7)</small>					
	\$	\$			
<small>Total tax liability</small>					
	\$	\$			

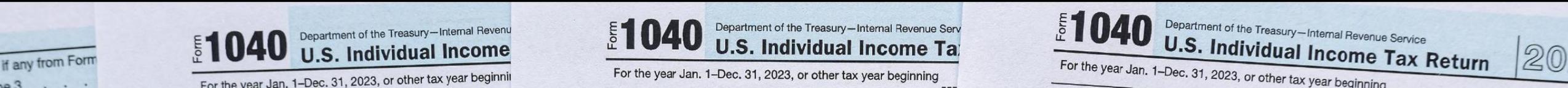
2025
Tax Code
6,000 Pages



SOURCES:
<https://www.irs.gov/pub/irs-prior/f1040--1913.pdf>. Accessed Nov. 20, 2025.

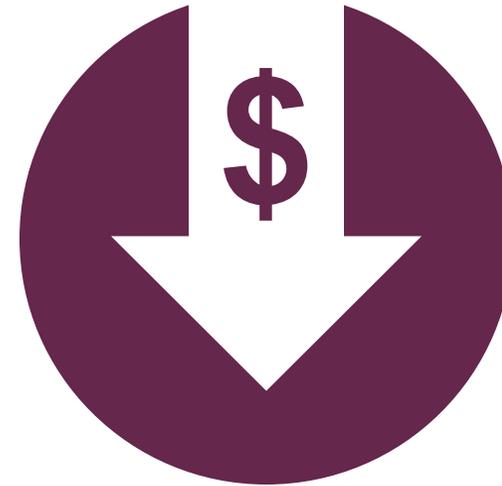
<https://www.intuit.com/blog/innovative-thinking/taxpayer-empowerment/the-tax-code-is-too-complicated/>. Accessed Nov. 20, 2025.

**1,600 Page
Consolidated
Appropriations
Act, 2023**





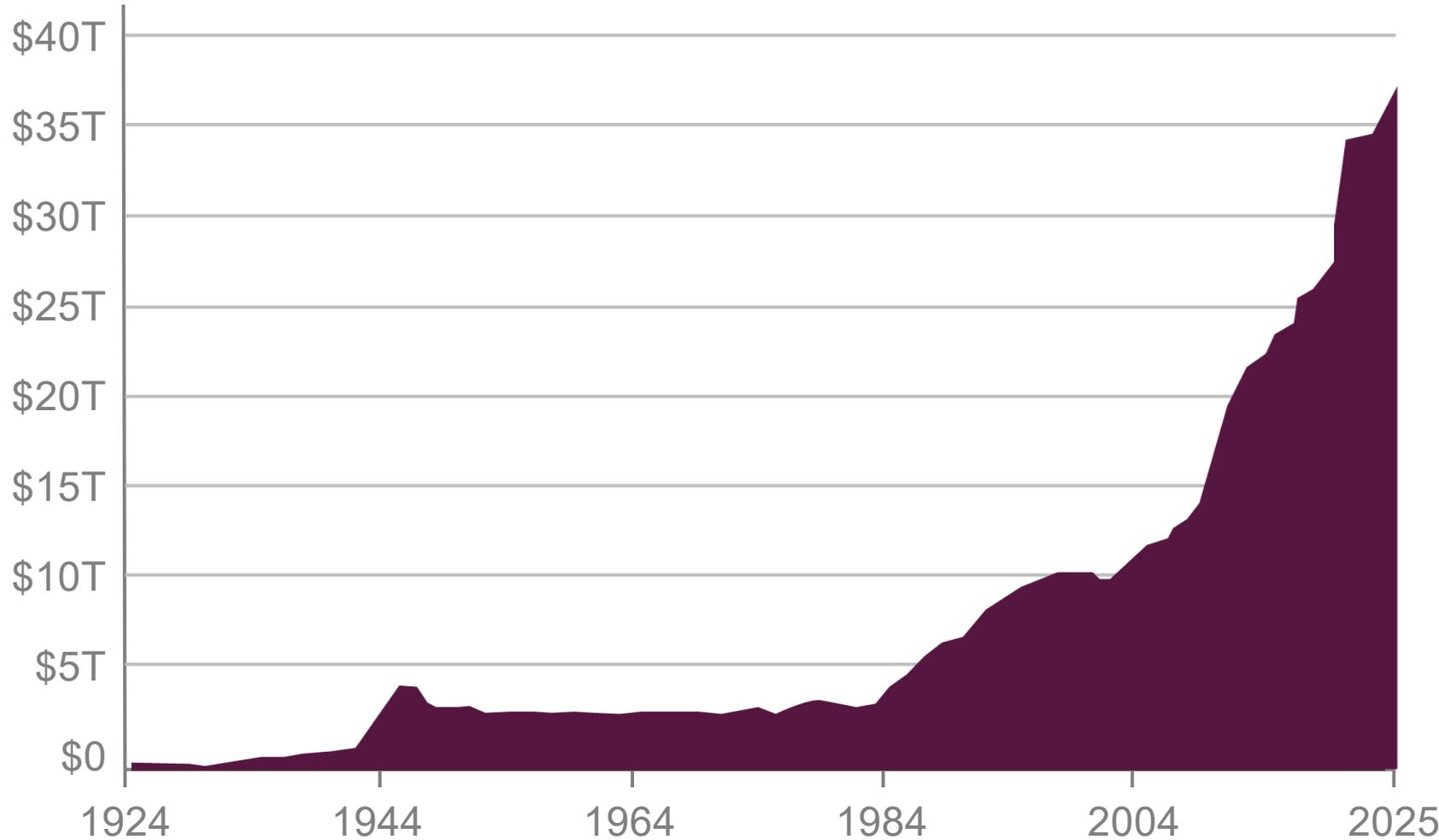
- 3 Rounds of Stimulus**
- + Infrastructure Spending Bill**
- + Inflation Reduction Act**



\$7 Trillion

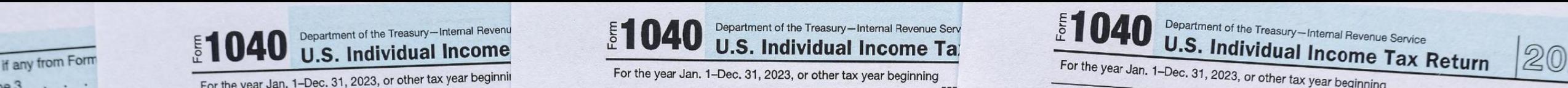
SOURCE: [https://fiscaldata.treasury.gov/americas-finance-guide/government-revenue/#:~:text=Government%20revenue%20is%20income%20received,trillion%20in%20fiscal%20year%202024.&text=Fiscal%20year%2Dto%2Ddate%20\(Treasury%20Statement%20\(MTS\)%20dataset](https://fiscaldata.treasury.gov/americas-finance-guide/government-revenue/#:~:text=Government%20revenue%20is%20income%20received,trillion%20in%20fiscal%20year%202024.&text=Fiscal%20year%2Dto%2Ddate%20(Treasury%20Statement%20(MTS)%20dataset). Accessed Nov. 20, 2025.

U.S. NATIONAL DEBT

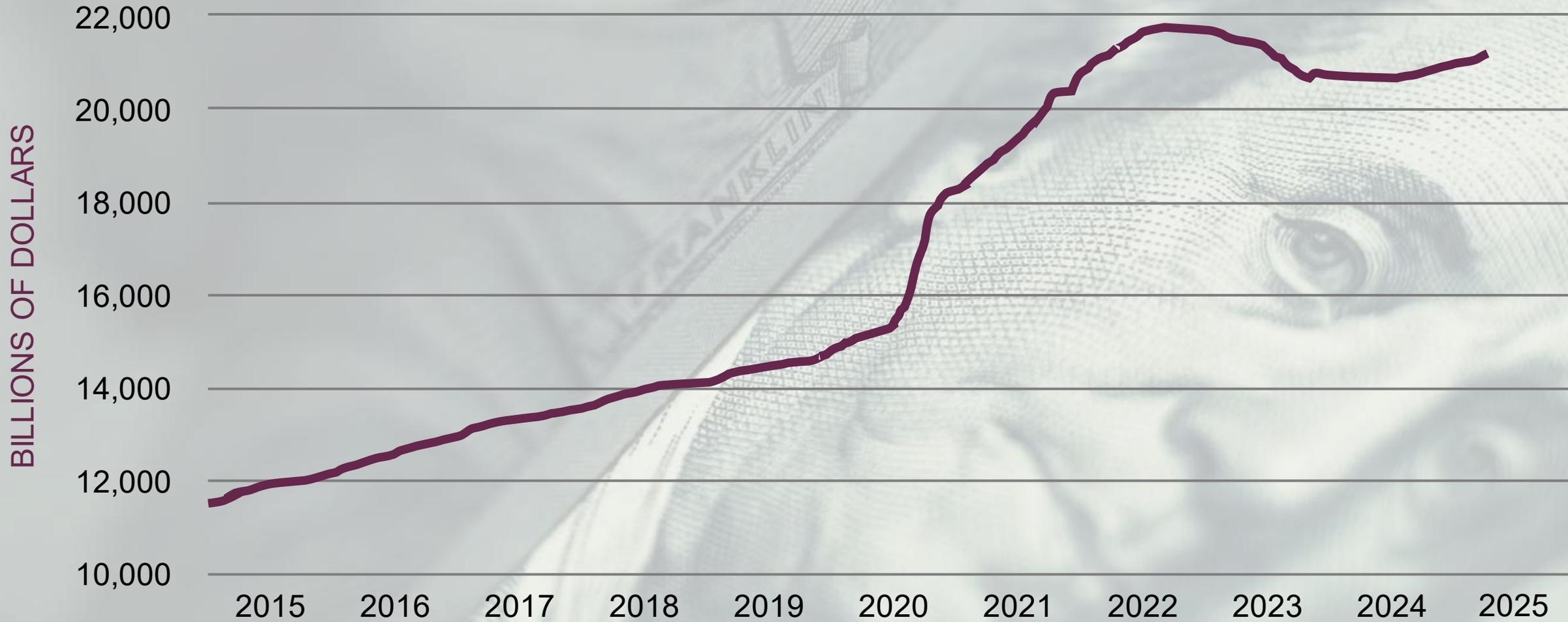


2025
Fiscal Year
\$38.3 T
Total Debt

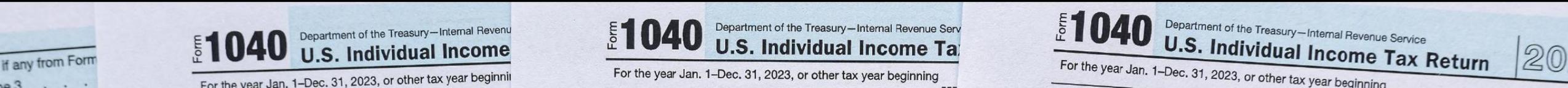
SOURCE: <https://fiscaldata.treasury.gov/americas-finance-guide/national-debt/>. Accessed Nov. 20, 2025.



U.S. MONEY SUPPLY



SOURCE: <https://mises.org/power-market/how-much-did-they-print>. Accessed Nov. 20, 2025.

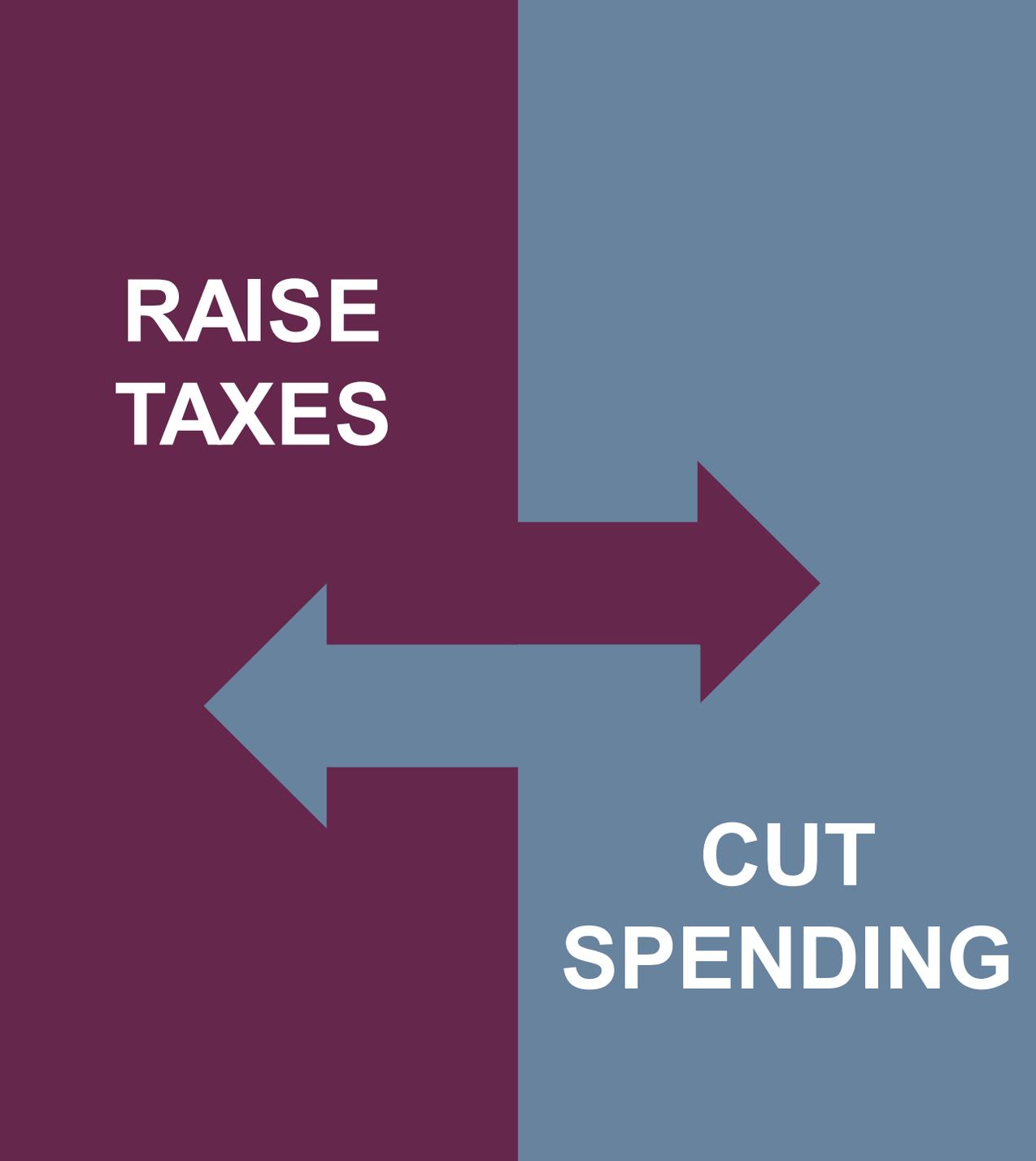


UNKNOWN

*How will we pay
for all of this?*

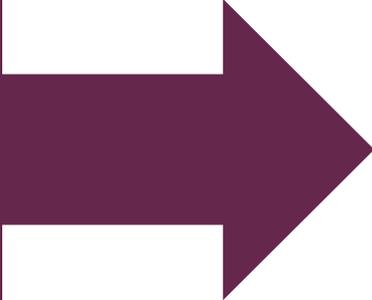
- **Reduce future spending?**
- **Increase borrowing?**
- **Increase revenue with economic growth?**
- **Increase revenue with higher taxes?**

**RAISE
TAXES**



**CUT
SPENDING**

**Lower
Taxes,
Higher
Costs**



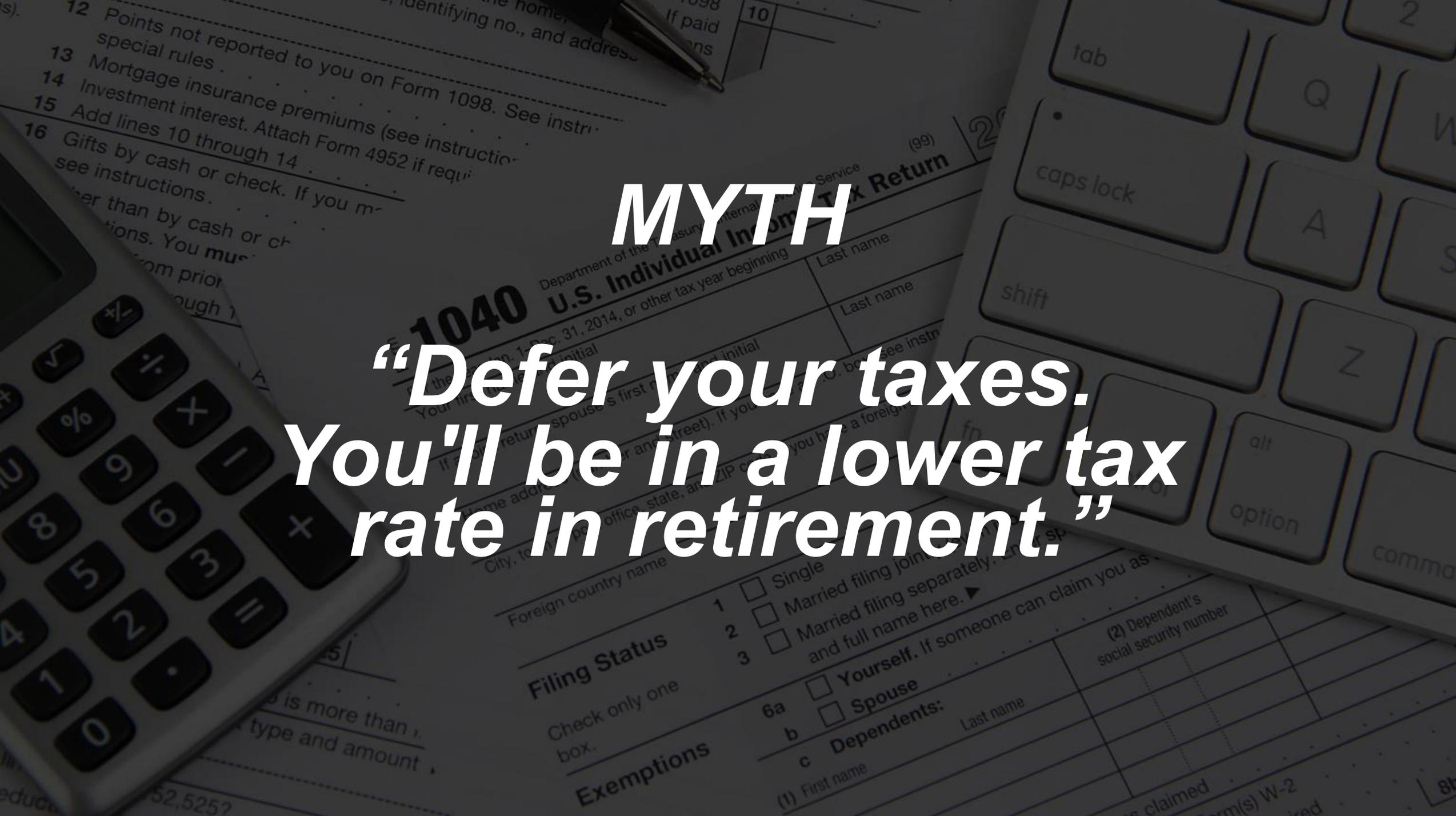
KNOWN

*Existing Tax Cuts Extended,
New Cuts & Spending
Implemented*

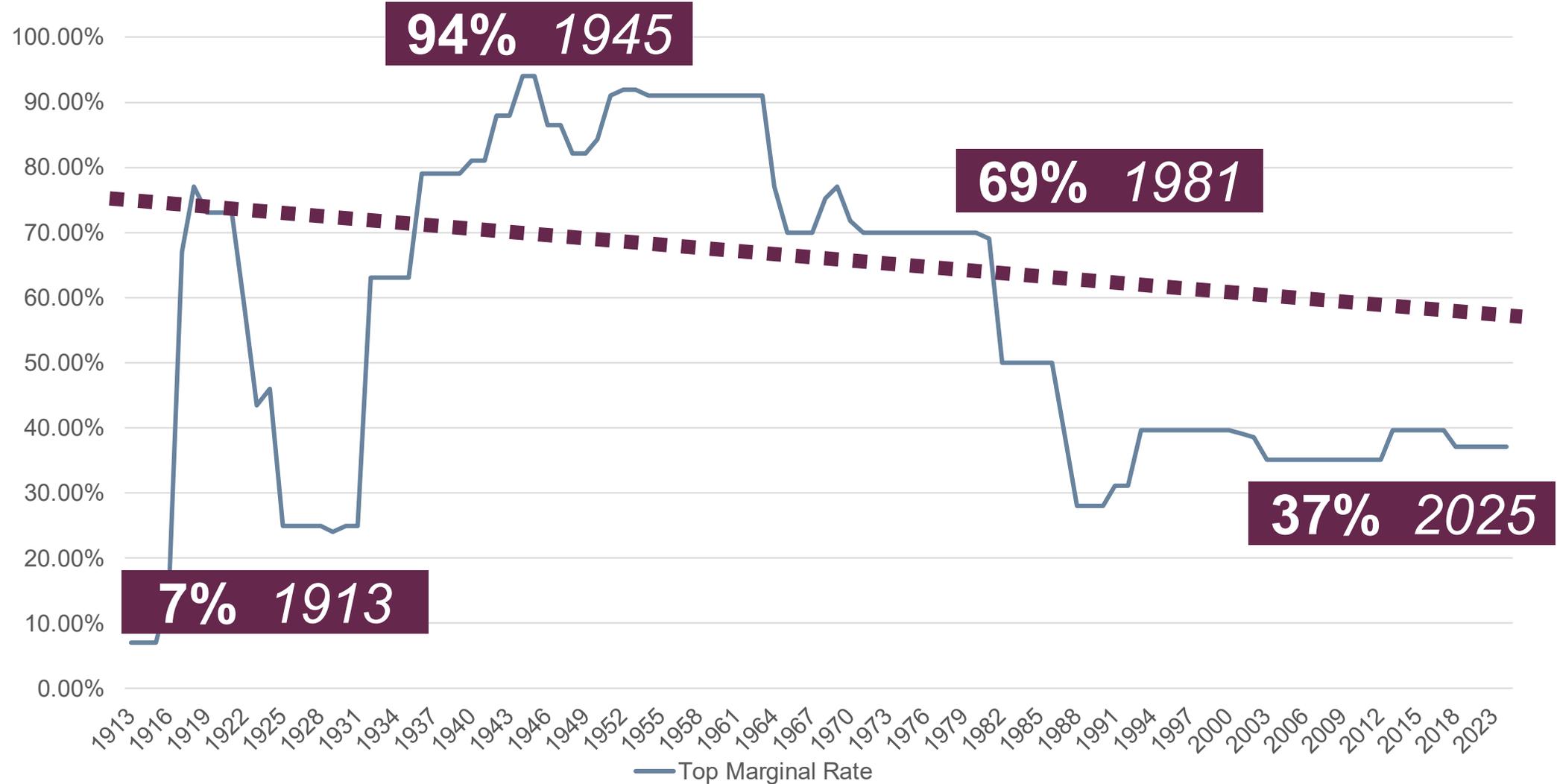
- **Increased standard deduction**
- **Bonus deduction for seniors**
- **Increased SALT deduction**
- **No Tax on Tips or Overtime**
- **Trump Accounts for children**

MYTH

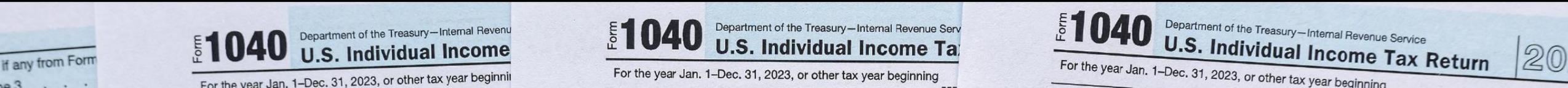
***“Defer your taxes.
You’ll be in a lower tax
rate in retirement.”***



TOP MARGINAL TAX RATES



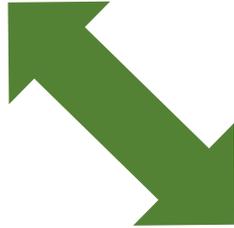
SOURCE: <https://www.taxpolicycenter.org/statistics/historical-highest-marginal-income-tax-rates>. Accessed Nov. 20, 2025.



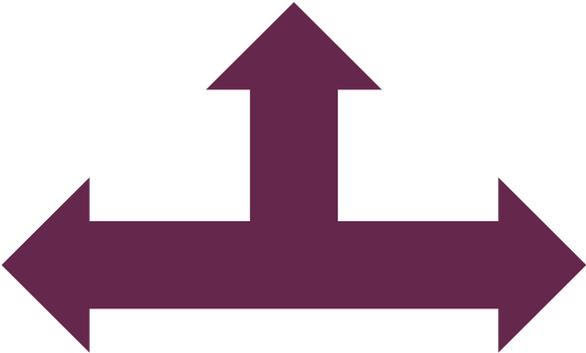
The background of the image is a dark, textured pattern composed of various shades of gray. It features a dense arrangement of question marks and dollar signs, some of which are slightly larger and more prominent than others, creating a sense of depth and complexity. The overall effect is one of a busy, interconnected network of symbols related to finance and inquiry.

***What can you do to
help preserve your
retirement savings?***

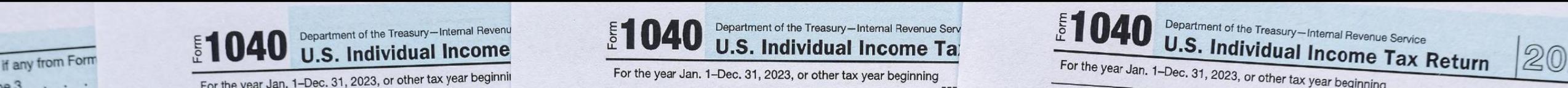
GROW



PRESERVATION

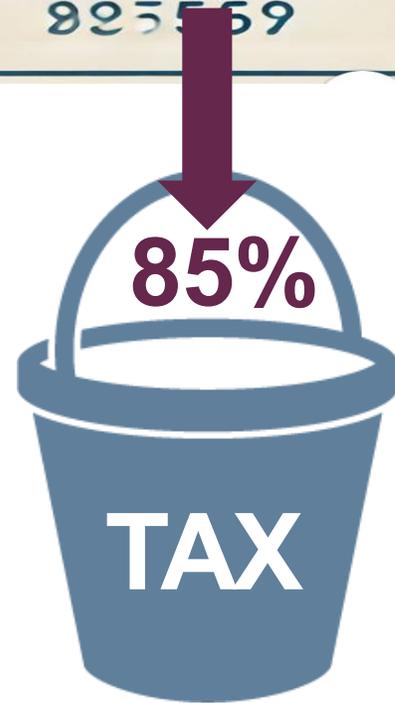


LIQUID



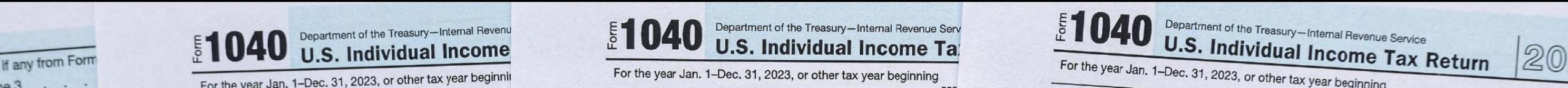


\$2,000
12% tax
\$240





THE THREE TAX BUCKETS



**TAX-
DEFERRED**

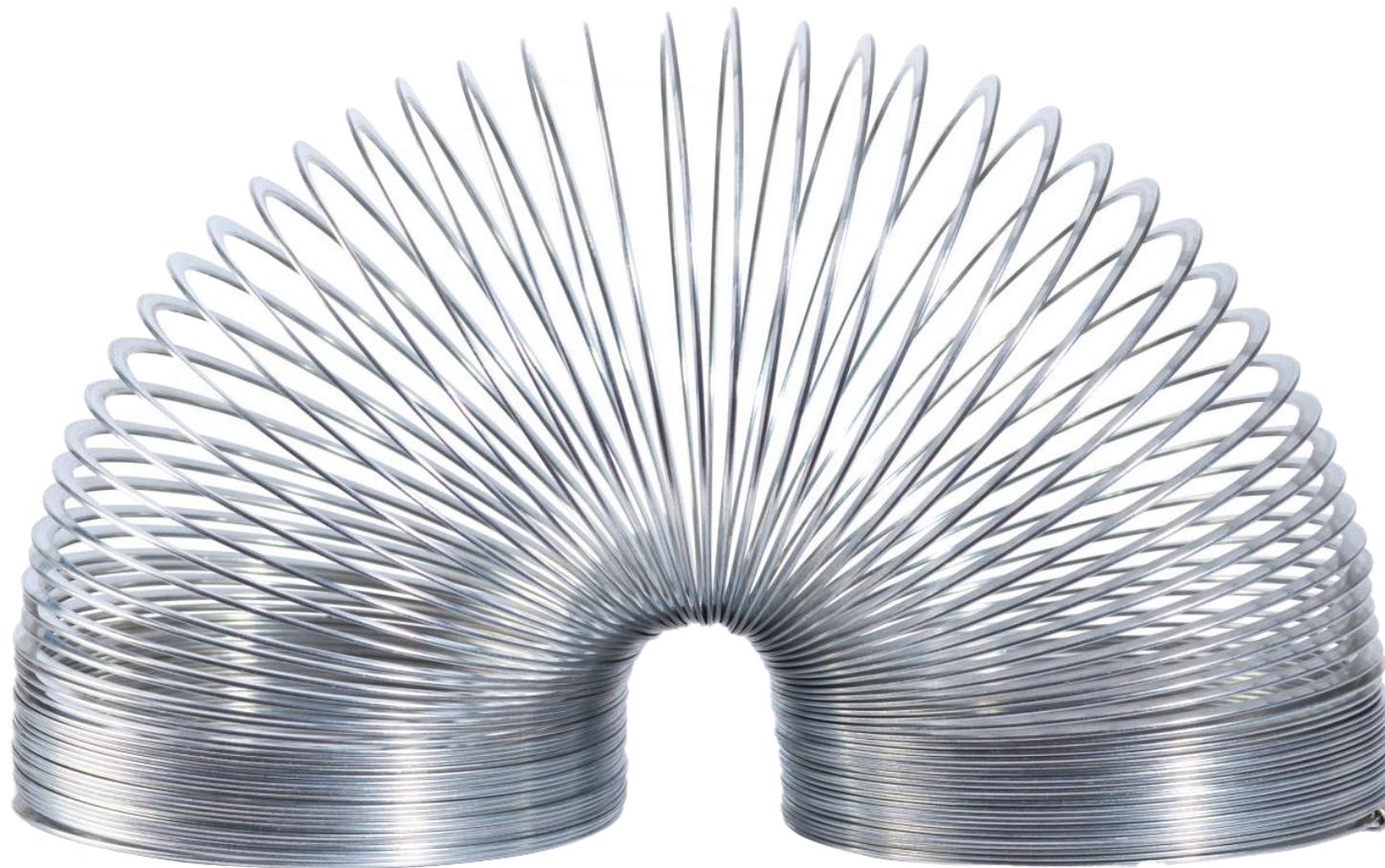


**TAXED-
CURRENTLY**



**INCOME
TAX FREE**





Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning

20

QCD: TAX-SAVVY DONATIONS



Without Increasing Taxable Income!

DAFS: TAX ADVANTAGES & CONTROL

STANDARD

VS

ITEMIZED

~~\$10,000~~

YEAR 1

\$30,000

~~\$10,000~~

YEAR 2

~~\$10,000~~

YEAR 3

This is a hypothetical example provided for illustrative purposes only; it does not represent a real-life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation.

CHARITABLE REMAINDER UNITRUST

This is a hypothetical example provided for illustrative purposes only; it does not represent a real life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation.



~~\$416,000~~

INCOME



\$2 Million



~~\$416,000~~

INCOME

~~\$250,000~~



Tax-Free

This is a hypothetical example provided for illustrative purposes only; it does not represent a real life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation.



MEET BOB & MARY

Bob and Mary (Both age 75)

Social Security Bob = \$30,000

Social Security Mary = \$15,000

Bob's Annual Pension = \$30,000

Bob's IRA RMD = approx. \$20,325

TOTAL INCOME = \$95,325

Standard deduction = \$47,500

Total taxable income = \$41,075

Marginal Tax Rate = 12%

TAX = \$4,433

This hypothetical examples is for illustrative purposes only and should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product and/or service.

Bob and Mary (Both age 75)

Social Security Bob = **\$30,000**

Social Security Mary = **\$15,000**

Bob's Annual Pension = **\$30,000**

Bob's IRA RMD = approx. **\$20,325**

TOTAL INCOME = \$95,325

Standard deduction = **\$47,500**

Total taxable income = **\$41,075**

Marginal Tax Rate = **12%**

TAX = \$4,433

This hypothetical examples is for illustrative purposes only and should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product and/or service.

Bob's Death (age 75)

Mary as Survivor

Mary gets Bob's

Social Security = **\$30,000**

~~Social Security Mary = \$15,000~~

Mary gets Bob's Pension = **\$30,000**

Mary gets Bob's IRA RMD

= approx. **\$20,325**

TOTAL INCOME = \$80,325

Standard deduction = **\$24,150**

Total taxable income = **\$51,675**

Marginal Tax Rate = **22%**

TAX = \$8,953

Mary as Survivor

(2029 and after)

Mary gets Bob's

Social Security = **\$30,000**

~~Social Security Mary = \$15,000~~

Mary gets Bob's Pension = **\$30,000**

Mary gets Bob's IRA RMD

= approx. **\$20,325**

TOTAL INCOME = \$80,325

Standard deduction = **\$18,150**

Total taxable income = **\$57,675**

Marginal Tax Rate = **22%**

TAX = \$6,673

Traditional IRA

In 12 Years



At Age 90

Total RMDs = \$472,000

TAX @12% = \$ 56,000

Children Inherit
Remaining Balance = \$419,000

Income TAX @32% = \$134,000

This hypothetical examples is for illustrative purposes only and should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product and/or service.

Traditional IRA



At Age 90

Total RMDs = \$472,000

TAX @12% = \$ 56,000

Children Inherit
Remaining Balance = \$419,000

Income TAX @32% = \$134,000

\$ 20,000
annually



TAX @12%
\$2,400

Roth IRA



At Age 90

Total RMDs = \$0

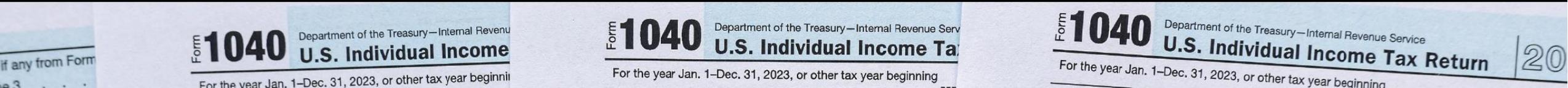
TAX = \$0

Children Inherit
Remaining Balance = \$981,000

Income TAX = \$0

This hypothetical example is for illustrative purposes only and should not be deemed a representation of past or future results and is no guarantee of return or future performance. This example does not represent any specific product and/or service.

COMPREHENSIVE PLANNING



TAXES
**Could you lower your
lifetime tax bill?**

RESPONSE FORM

Date: _____ Your Name: _____

Spouse's or Partner's Name: _____

Phone: _____

Email: _____

POSSIBLE CONCERNS:	ADDRESS	EXPLORE	IGNORE
1. Examine my current Tax Diversification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Look at a possible Roth IRA or IUL Conversion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Create a Written Retirement Income Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPOINTMENT PREFERENCES:
Please circle your first choice for an appointment date and time and write a "1" next to that choice. Please do the same for your second and third choices.

[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____	[DAY/DATE] [TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____
[TIME] _____	[TIME] _____	[TIME] _____	[TIME] _____

Best phone number to reach you (if different from above): _____

Thank you for attending this event. We look forward to seeing you again soon!

[WEBSITE ADDRESS / PHONE / STREET ADDRESS / CITY, STATE, ZIP] [STATE INSURANCE LICENSE # ____ (REQUIRED IN AR, CA)] [SOCIAL MEDIA ICON(S)]

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[Investment Advisory Disclosure/ Broker Dealer Disclosure]

taxes

[FIRM
LOGO]

*Could you lower your
lifetime tax bill?*

[FIRM ADDRESS]
[FIRM PHONE NUMBER]