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Retirement Planning Process & Techniques

Six Step Process for Managing Retirement Income

What is the role of tax planning when it comes to managing retirement income? The role is huge. And so is the role of proper Estate Planning. It's common for people to think that Estate planning is for the rich and famous, but as you will learn, if you are doing a pension rollover or if you plan to set up retirement plan distributions you are an Estate Planning candidate! The past couple of months we have looked at estimating how long our money will last and we have identified four major retirement risks. Now it's time to talk tax.

Step Three: Identifying Distribution, Tax and Estate Issues & Opportunities

Retirees need to understand the effect of decisions relative to taxes and estate planning. Various types of retirement plan distributions, such as direct and indirect rollovers, lump sum distributions, Roth and annuity distributions, carry their own set of potential penalties, income tax treatments and estate planning opportunities. An optional mix of taxable and tax-deferred savings at the beginning of retirement can also lay the foundation for a liquidation order that can increase the duration of retirement savings. Saving tax is a major component to maximizing your net worth over time. At Multop Financial we integrate tax planning with our investment management strategies to do just that very thing.

If you would like more information or assistance, contact us anytime. www.multop.com

Next up, click on Step Four...