

August 20, 2019

Hello [NAME],

Are you a working professional? If so, now is the perfect time to make smart moves to lower taxes in retirement.

Nearing retirement or already retired? Don't worry, it's not too late to win the game against the I.R.S.

Remember, **it's very possible to have a higher tax bill in retirement than as a working professional.**

Where do these taxes come from?

- Required Minimum Distributions (RMDs)
- Social Security
- Pensions
- Real Estate Income
- Roth Conversions
- Interest and Dividends
- Capital Gains

Without the proper planning, you could be in for a rude awakening.

Which is why I spent months putting together the attached guide: **How to Lower Taxes in Retirement**

If reading a 27-page guide isn't your thing, check out the podcast version here:

www.youstaywealthy.com/39

As always, please don't hesitate to contact me if you have any questions.

Best regards,

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