

TAXES SCRIPT

They downloaded:

- Taxes in Retirement Guide
- Tax Map
- Retirement Tax Guide
- Roth Strategy Guide
- OBBBA Tax Planning Guide

DELIVER

Hi [Name], this is [Advisor] with [Firm].

You recently requested our Taxes in Retirement guide, and I just wanted to make sure it actually came through okay and did not get buried in spam. Did you receive it?

PIVOT

When you clicked on the tax guide, what was happening that made taxes in retirement feel important right now? (Pause)

REFLECT OPTIONS

"I'm worried taxes are going up."

Totally understandable. A lot of people are realizing they have spent decades building tax deferred accounts without really knowing what the future tax bill may look like.

"I do not want to get crushed by RMDs."

Right, so it is really the forced income later that concerns you. Especially once Social Security and Medicare thresholds start stacking on top.

"I think we are paying too much already."

Got it. You are trying to figure out whether there is a smarter way to structure things before retirement decisions become permanent.

"I'm just trying to understand my options."

That is usually where the best planning starts.

BRIDGE

The guide is a solid overview, but where this really becomes useful is when someone actually maps your situation out.

Things like:

- Future tax brackets
- Roth conversion windows
- RMD timing
- Medicare IRMAA thresholds
- Social Security taxation
- Legacy tax exposure

Most people do not realize how connected all of those are until they see it on paper.

BOOK

What we usually do next is a quick 15 minute Fit Call just to see if there are opportunities you should be looking at. Would Tuesday at 10:40 work better, or Wednesday at 2:20?

OBJECTION HANDLING – TAXES

“Just send me the information.”

REFLECT Absolutely. People ask that all the time.

REFRAME The challenge is the guide cannot tell you which parts actually apply to your situation.

BOOK Let’s at least hold 15 minutes so you have a professional to bounce things off of after you read it. Would Tuesday at 10:40 or Wednesday at 2:20 work better?

“I’ll read it and call if I need you.”

REFLECT Totally fair.

REFRAME What usually happens is people either read it and still want clarity or life gets busy and they never circle back to it.

BOOK Let’s hold a quick 15 minute slot now so you have got a sounding board ready. Thursday at 9:10 or Friday at 1:40?

“I already have an advisor.”

REFLECT Perfect. Most of our best conversations are with people already working with someone.

REFRAME We are often brought in specifically for retirement tax planning and distribution strategy because it has become so specialized.

BOOK We can run a second set of eyes review and you can take the findings back to your advisor if you would like. Would Thursday at 9:10 or Friday at 1:40 work better?