Tax Tool

Implementation & “Why” Guide

MAGELLAN
FINANCIAL

Tax Tool

Turn tax talk into your most powerful client magnet

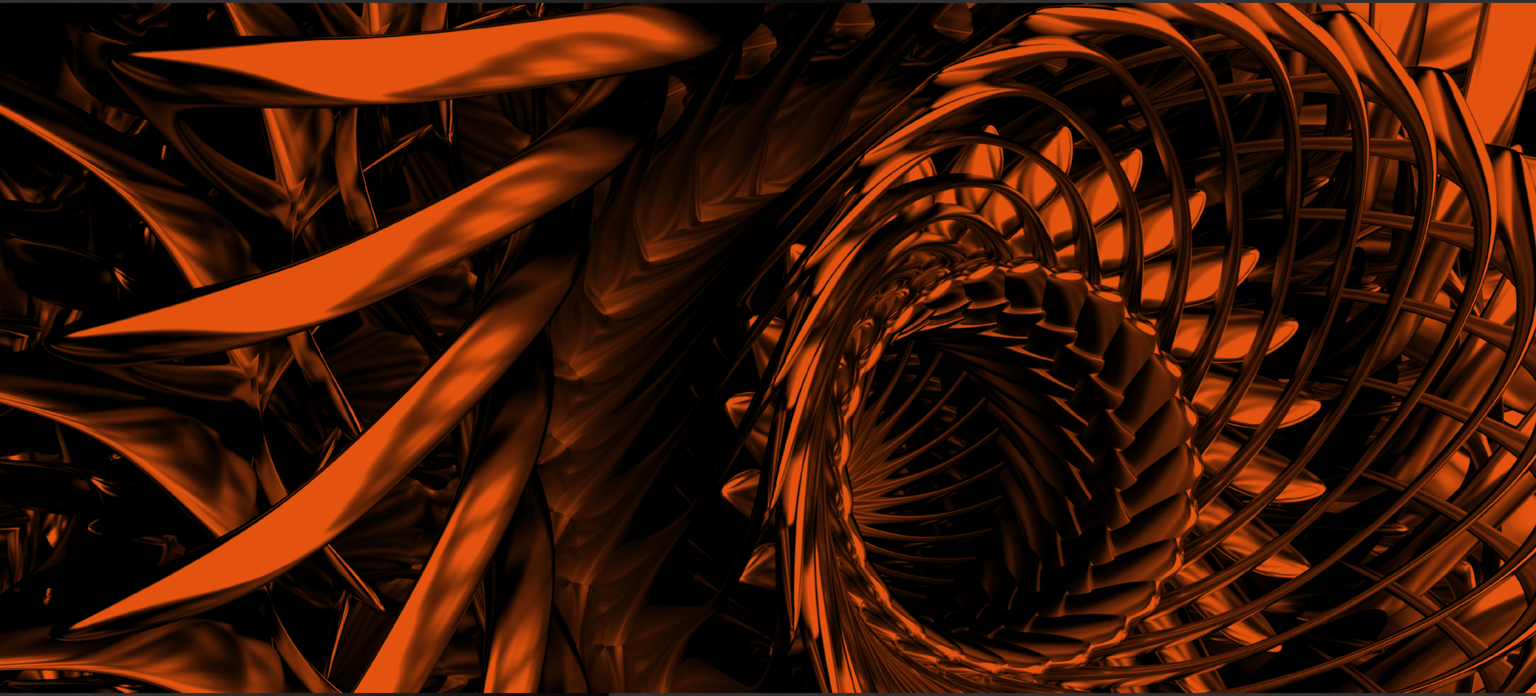
What It Is

A lead-generation tool that turns curiosity into appointments. The Tax Tool offers prospects a quick, eye-opening snapshot of how much their retirement savings could be reduced by taxes and how strategic planning might help protect more of their earnings.

Each advisor receives a custom domain (e.g., RobertsTaxTest.com) to keep it simple and memorable when mentioned on air, online, or in person. This branded link directs straight to their personalized page, ensuring a smooth user experience and increased lead conversions.

Both the Tax Tool and the automated Tax Analysis email sent to prospects display the advisor's firm name, logo, and disclosures, reinforcing a professional, personalized impression with every contact.

Every submission goes directly to your advisor dashboard, allowing you and your team to view all new leads in one place, no more sorting through multiple email notifications. From there, you can update statuses from New to Working to Closed and follow up quickly while interest remains high.



Why It Works

- Every client has the same fear: *"How much will taxes take?"*
- The visual side-by-side comparison sparks immediate action.
- It connects emotion ("I'm losing too much!") with opportunity ("You can help me fix this.").
- Builds instant credibility and trust.

Ways To Use It

TV CTA: "Want to see how much the IRS might claim? Scan the QR code on the screen or visit [DOMAIN NAME] to see your potential tax hit."

RADIO CTA: "Did you know Uncle Sam might be your partner in retirement? Visit [DOMAIN NAME] to see what your potential tax liability to Uncle Sam could be."

DIGITAL/SOCIAL MEDIA: Embed the link as a lead magnet on landing pages, email campaigns, or retargeting ads with messaging like *"See your potential estimated lifetime tax bill in seconds."*

WORKSHOPS/LIVE EVENTS: Include a QR code linking to the tax tool on workshop handouts or slides. Follow up with attendees to review their results in a personalized appointment.

CLIENT REVIEWS: Use it during annual reviews to demonstrate how a Roth conversion or proactive tax plan could reduce their future tax burden.

Conversation Starters

“How much of your qualified accounts do you actually get to keep?”

“Our Tax Tool shows two paths, one where the IRS gets the lion’s share and one where you keep more.”

“Would you like a free personalized Tax Analysis?”

Advisor Best Practices

- Integrate the tax tool link into your media call-to-actions, emails, and website forms.
- Review submissions promptly. Your dashboard simplifies prioritizing follow-up.
- Use the dashboard to provide your team with visibility into all leads and their progress at a glance.
- Personalize your outreach based on their input (age, balance, tax rate).
- Strengthen your role as the strategist guiding them to take control of their tax future.

Lead Follow-Up Strategy

Treat each lead as part of your long-term marketing system. Reach out to them immediately to make initial contact, then include them in your drip campaigns or educational sequences. Share relevant content that keeps you top of mind and builds trust over time.

These leads might not convert right away; see them as a long-term opportunity. The goal is consistent engagement through valuable insights, timely follow-ups, and well-placed touchpoints that connect to life events or tax deadlines. When the timing is right, they'll already view you as their trusted financial professional.

Access & Personalization

Each practice has a personalized Tax Tool URL and an automated Tax Analysis email, both showcasing their firm's branding for a consistent, professional appearance.

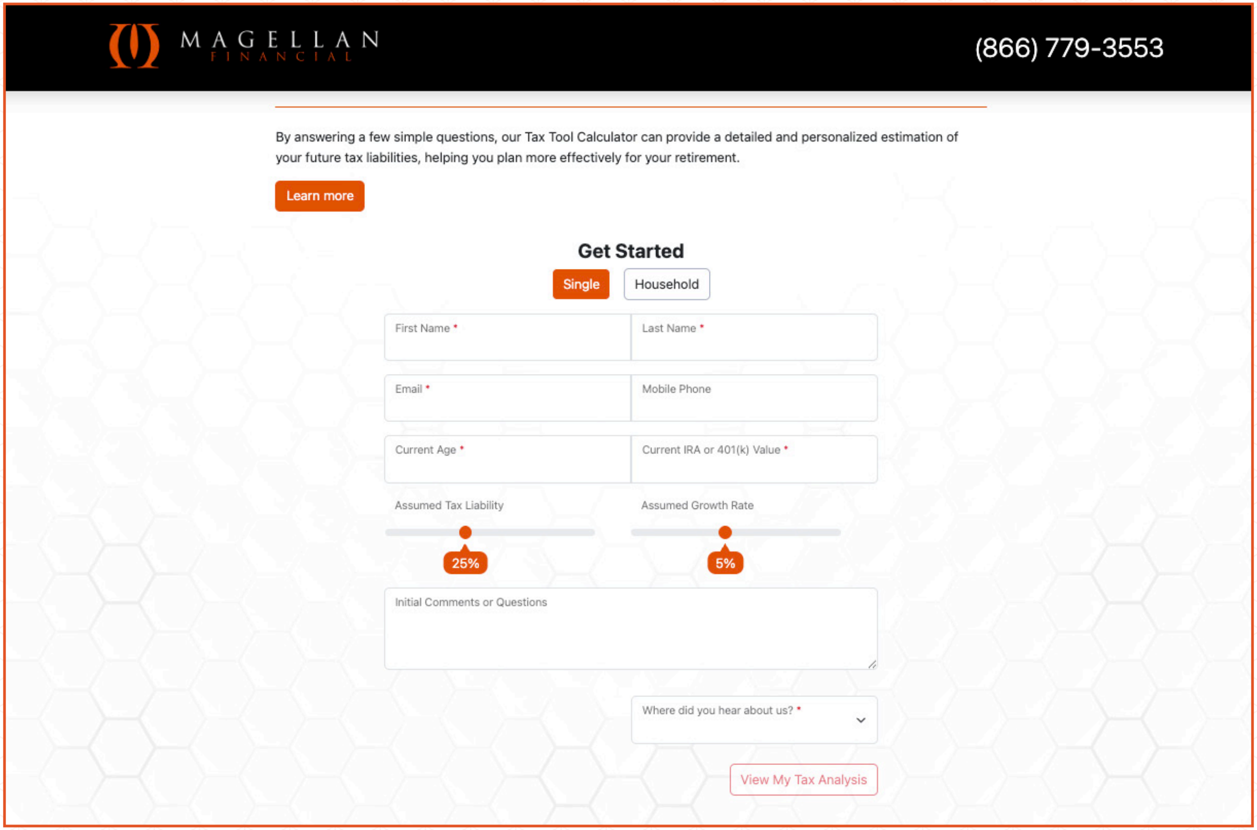
A memorable domain (e.g., MagellanTaxTest.com) directly links to the personalized tax tool, making it easy to share across all marketing platforms.

All client submissions appear on your Dashboard, where you and your team can see all leads in one spot and update their statuses to manage your pipeline.

For setup or questions, contact your Magellan Marketing Team.

Breakdown Of Tax Tool Process And Materials

Input Page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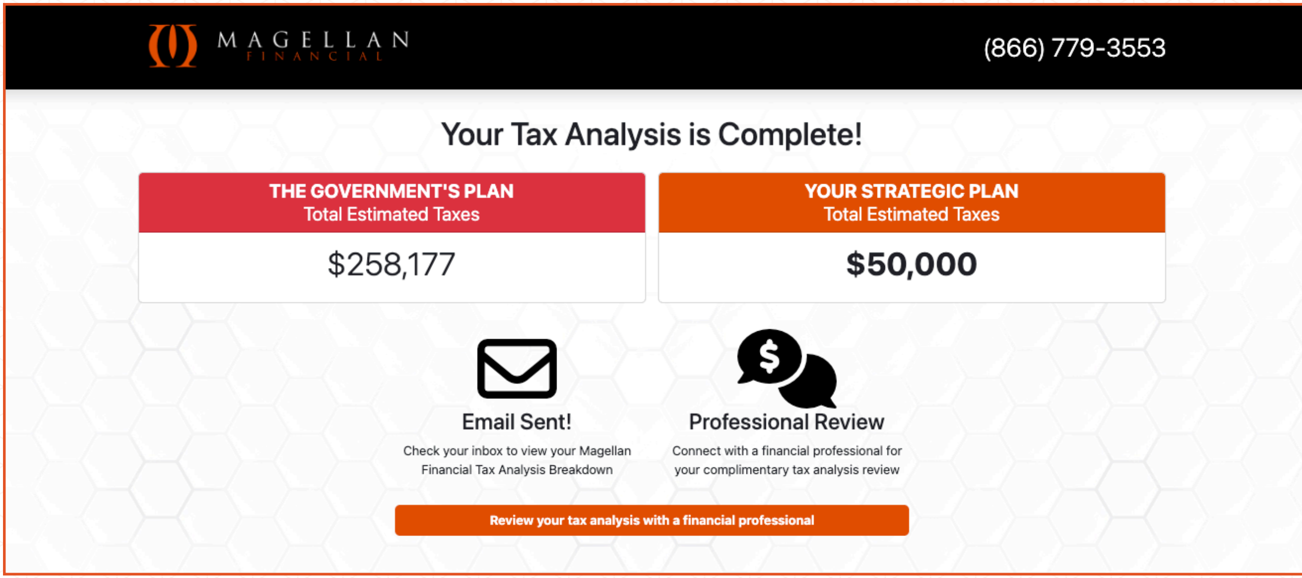
By answering a few simple questions, our Tax Tool Calculator can provide a detailed and personalized estimation of your future tax liabilities, helping you plan more effectively for your retirement.
Learn more
Get Started
Single
Household
First Name *
Last Name *
Email *
Mobile Phone
Current Age *
Current IRA or 401(k) Value *
Assumed Tax Liability
25%
Assumed Growth Rate
5%
Initial Comments or Questions
Where did you hear about us? *
View My Tax Analysis

Breakdown Of Tax Tool Process And Materials

Summary Of Results Page

The **"Review Your Tax Analysis with a financial professional"** button can be directed to a Calendly calendar page, a "Contact Us" page on their website, etc.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Your Tax Analysis is Complete!
THE GOVERNMENT'S PLAN
Total Estimated Taxes
$258,177
YOUR STRATEGIC PLAN
Total Estimated Taxes
$50,000
Email Sent!
Check your inbox to view your Magellan Financial Tax Analysis Breakdown
Professional Review
Connect with a financial professional for your complimentary tax analysis review
Review your tax analysis with a financial professional

Breakdown Of Tax Tool Process And Materials

The Consumer Receives Via Email

Magellan Financial<noreply@mail.retirementreadytest.com>

To:

Tax-Analysis-Breakdown.pdf
1 MB

Hello

Attached is your Tax Analysis Breakdown.

You're looking at an estimated total tax savings of **$208,177!**

To review your tax analysis with a financial professional, we urge you to schedule a complimentary assessment with us to:

- Answer your tax analysis questions.
- Make adjustments to your tax analysis.
- Take the next steps to save you an estimated $208,177 in taxes.

Help secure the future of your retirement and the future of your beneficiaries by scheduling your free professional review today.

If you have any questions, please email us at rhurtig@magellanfinancial.com. We're happy to help!

Sincerely,
Magellan Financial
(866) 779-3553

The information on this site does not constitute tax or legal advice. This analysis is intended solely for illustrative purposes and does not cover every product or feature of tax-deferred or Roth accounts. It should not be interpreted as an indication of past or future results, nor does it guarantee any specific return or performance. Your tax bracket in retirement may differ from your current one. While we have made every effort to ensure the accuracy of these figures, the RMD calculation data is based on IRS guidelines and tables and is hypothetical. Actual Required Minimum Distributions (RMDs) will be influenced by various factors specific to your situation.

Breakdown Of Tax Tool Process And Materials

Tax Analysis Report (4 Pages Total) | Page 1

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TAX ANALYSIS BREAKDOWN

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Strategies for Managing Qualified Accounts

Many investors plan for their retirement using accounts that postpone tax liabilities, such as traditional IRAs or 401(k)s. These are commonly known as Qualified Accounts, and they are established using money that hasn't yet been taxed. This approach allows the invested funds to grow without being taxed until they are withdrawn, which can be a benefit for long-term growth.

For those who have an existing Qualified Account, there are primarily two strategies to consider for managing the funds and their associated tax implications:

1. **Preserve the Current Structure**: By doing nothing, you continue to benefit from the tax-deferred status of the account, meaning you won't pay taxes until you start making withdrawals.
2. **Convert to a Tax-Exempt Account**: By transferring your investments into a Roth IRA or Roth 401(k), your funds can grow and be withdrawn tax-free. This is particularly advantageous if you expect to be in a higher tax bracket in the future or prefer the certainty of tax-free withdrawals in retirement.

The following pages will provide information of how these strategies could impact the tax liabilities of your account under different scenarios. Keep in mind that these scenarios are hypothetical and should not be taken as a guarantee of actual performance. They are intended to aid in understanding potential outcomes of the two strategies based on the information you provided.

It's essential to understand that this document does not constitute personalized tax advice. Every individual's financial situation is unique, and it is advisable to consult with a tax professional to understand how these options align with your personal financial goals and tax situation.

Please note that switching to a Roth account involves using after-tax dollars to fund the account. While this means paying taxes up front, all future withdrawals of both contributions and earnings are tax-free, provided certain conditions are met. However, when transitioning from a traditional account to a Roth account, the amount transferred is considered taxable income in that tax year. This is a crucial factor to consider, as it could result in a significant tax bill for that year depending on the amount converted.

Breakdown Of Tax Tool Process And Materials

Tax Analysis Report (4 Pages Total) | Page 2

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TAX ANALYSIS BREAKDOWN

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Analysis Evaluation

Your Personalized Scenario

Qualified Account Value	Assumed Tax Liability	Assumed Growth Rate
$200,000	25%	6%

Taxes Paid

RETAIN Tax-Deferred Account	CONVERT TO Tax-Exempt Account
RMD withdrawal disbursement taxes $124,787	Reallocation taxes $50,000
Reinvested RMD growth taxes $61,577	Account growth taxes $0
Estimated account value at death taxes $71,813	Estimated account value at death taxes $0
Total Taxes $258,177	Total Taxes $50,000

These tax calculations are a demonstration of the two strategies:

1. **Retain Tax-Deferred Account:** In this scenario, you maintain your tax-deferred account, adhere to IRS-required Minimum Distributions (RMDs), and subsequently reinvest these distributions in a taxable account. This outline also extends to the potential tax implications for your heirs upon inheriting these assets.
2. **Convert to Tax-Exempt Account:** This second scenario considers the financial impact of transferring your existing qualified assets into a tax-free arrangement immediately.

These theoretical scenarios simplify the complexity of tax-deferred and tax-free retirement strategies, such as 401(k)s and Roth IRAs. It does not account for every possible product feature or financial outcome, and it should not be taken as an accurate prediction or guarantee of future returns.

Breakdown Of Tax Tool Process And Materials

Tax Analysis Report (4 Pages Total) | Page 3

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TAX ANALYSIS BREAKDOWN

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Analysis Breakdown

Year	Age	Life Expectancy Factor	RMD (Before Tax)	RMD (After Tax)	IRA Account Balance	Reinvested RMD Account Balance
1	65	-	-	-	$200,000	-
2	66	-	-	-	$212,000	-
3	67	-	-	-	$224,720	-
4	68	-	-	-	$238,203	-
5	69	-	-	-	$252,495	-
6	70	-	-	-	$267,645	-
7	71	-	-	-	$283,704	-
8	72	27.4	-	-	$300,726	-
9	73	26.5	-	-	$318,770	-
10	74	25.5	-	-	$337,896	-
11	75	24.6	$13,736	$10,302	$344,434	$10,302
12	76	23.7	$14,533	$10,900	$350,567	$21,666
13	77	22.9	$15,309	$11,481	$356,292	$34,122
14	78	22.0	$16,195	$12,146	$361,474	$47,803
15	79	21.1	$17,131	$12,849	$366,031	$62,803
16	80	20.2	$18,120	$13,590	$369,873	$79,219
17	81	19.4	$19,066	$14,299	$373,000	$97,083
18	82	18.5	$20,162	$15,122	$375,218	$116,574
19	83	17.7	$21,199	$15,899	$376,532	$137,719
20	84	16.8	$22,413	$16,809	$376,711	$160,725
21	85	16.0	$23,544	$17,658	$375,769	$185,616
22	86	15.2	$24,722	$18,541	$373,593	$212,510
23	87	14.4	$25,944	$19,458	$370,065	$241,531
24	88	13.7	$27,012	$20,259	$365,257	$272,659
25	89	12.9	$28,314	$21,236	$358,858	$306,165
26	90	12.2	$29,415	$22,061	$350,975	$342,003
27	91	11.5	$30,520	$22,890	$341,514	$380,283
28	92	10.8	$31,622	$23,716	$330,383	$421,112
29	93	10.1	$32,711	$24,533	$317,495	$464,595
30	94	9.5	$33,421	$25,065	$303,124	$510,567
31	95	8.9	$34,059	$25,544	$287,253	$559,087

Breakdown Of Tax Tool Process And Materials

Tax Analysis Report (4 Pages Total) | Page 4

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TAX ANALYSIS BREAKDOWN

Disclosing Information

When it comes to deciding if converting to a Roth IRA is the right move, it's essential to consider personal factors such as your financial health, age, current and anticipated tax rate, existing assets, and other potential retirement income streams. The appropriateness of such a conversion is highly individualized. Due to the dynamic nature of tax regulations, we strongly recommend seeking the guidance of a legal advisor to ensure the information is applicable to your specific situation.

It is important to note that this document does not provide a comprehensive overview of all the features and benefits associated with qualified accounts, nor does it delve into the specifics of Required Minimum Distributions (RMDs) that become mandatory at a certain age. Accounts like Roth IRAs and 401(k)s offer tax benefits under certain conditions, but also come with specific rules and limitations. This report does not encompass all aspects of tax-deferred or tax-free accounts or strategies but aims to highlight key considerations in planning for retirement and managing tax obligations effectively. The information offered here is intended purely for informational purposes and should not be considered as direct financial advice or as recommendations for managing withdrawals from your accounts.

According to Circular 230 regulations enforced by the IRS, we are required to inform you that any federal tax information provided herein should not be used for the purpose of avoiding IRS penalties. This material does not constitute tax or legal advice from your financial professional. This document is not a substitute for tax or legal consultation, and you should seek advice from qualified experts before making any financial or legal decisions.

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