

MEDIA TALKING POINTS

TAXATION, RETIREMENT, AND THE OBBBA

PURPOSE OF THIS FORM

This Media Talking Points document is designed to support unscripted content across radio, television, social media, and short-form digital video. It provides background, framing, and context that reinforces the scripted commercials and email campaigns used in the Q1 Taxation initiative.

Rather than reading from a script, advisors can use these points to speak naturally and confidently about taxation, retirement planning, and the impact of current legislation. The goal is to create consistency in message without sounding rehearsed, while remaining compliant and educational.

Each section is written to help explain why taxation deserves proactive attention in retirement and how recent legislation, including the OBBBA, fits into the broader planning conversation. Advisors should select only one or two points per appearance and speak conversationally.

CORE FRAMING | HOW WE THINK ABOUT TAXES

- Income taxes are filed after the year is over, which conditions people to think about taxes reactively.
- That same backward-looking mindset often carries over into how people view taxes on retirement assets.
- Qualified retirement assets are generally taxed based on future income decisions and future tax rates, not past activity.
- Because of this timing difference, retirement tax planning often benefits from being evaluated proactively rather than after decisions are already in place.
- Filing a tax return explains what already happened. Tax planning evaluates what could happen next.

WHY TAXES DESERVE MORE ATTENTION IN RETIREMENT

- Taxes are one of the few retirement variables that can change due to legislation rather than market performance.
- Some retirement decisions can be adjusted over time, while certain tax decisions related to qualified assets may be harder to reverse.
- Reviewing taxes one year at a time may not show how cumulative taxation could affect long-term income and flexibility.
- Forward-looking tax modeling can help support more informed decisions before options become limited.

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OBBBA | CONTEXT FOR RETIREMENT PLANNING

- The OBBBA provided additional clarity around tax rates in the near term.
- The legislation extended existing tax rate structures rather than allowing an automatic reversion under prior law.
- This created a more defined planning environment for current retirement decisions.
- The OBBBA did not remove legislative risk or guarantee long-term tax policy stability.

WHAT THE OBBBA DID NOT DO

- It did not eliminate uncertainty around future tax law changes.
- It did not prevent future administrations from adjusting tax policy.
- It did not ensure current tax rates will remain in place indefinitely.
- It did not remove the need for proactive tax planning.

FEDERAL DEBT AND LEGISLATIVE RISK

- Federal debt levels are elevated by historical standards.
- Tax policy has changed in the past in response to economic, fiscal, and political pressures.
- Future tax environments are uncertain and cannot be predicted.
- Planning can evaluate how different tax environments could affect retirement income and flexibility without forecasting outcomes.

TAX WINDOWS AND PLANNING OPPORTUNITIES

- Periods of relative tax clarity can create planning opportunities.
- Planning during more favorable tax environments may provide greater flexibility than waiting.
- Tax planning is not about predicting legislation. It is about preparing for multiple possible outcomes.
- Flexibility often decreases once income decisions begin.

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ROTH CONVERSION AND TAX EFFICIENCY

- Roth strategies are one of several tools that may be considered as part of a broader tax planning discussion.
- Roth conversions involve trade-offs, including taxes paid today versus potential taxes later.
- These decisions are highly individualized and depend on income, assets, and long-term goals.
- Evaluating Roth readiness can help determine whether this type of strategy may be appropriate.

ADVISOR ROLE AND TAX PLANNING BOUNDARIES

- Many large financial firms restrict their advisors from providing tax advice or detailed tax recommendations.
- These restrictions are often driven by compliance, licensing, and liability considerations.
- As a result, some advisors limit tax conversations to general education or defer them to outside tax professionals.
- This can lead to retirement plans where taxation is discussed only at a high level or after tax events occur.
- Tax planning, when done appropriately, focuses on education, scenario modeling, and coordination rather than advice or predictions.
- Understanding these boundaries helps explain why tax planning may not always be part of the retirement conversation.

HOW TO USE THESE TALKING POINTS

- Select one or two points per video, segment, or post.
- Speak conversationally rather than definitively.
- Avoid predicting tax rates or legislative outcomes.
- Use language such as may, could, generally, or in some cases.
- Close by directing viewers or listeners to one educational resource or tool.

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APPROVED CLOSING DIRECTIONS

- Invite viewers to explore the Tax Calculator for illustrative insight.
- Encourage taking the Roth Readiness Quiz to assess preparedness.
- Offer the Tax Planning Guide for additional educational context.

This document is intended for educational and marketing support purposes only and does not constitute tax or legal advice.