

TAX PLANNING

EMAIL SCRIPTS

PURPOSE OF THIS DOCUMENT

This document outlines the complete tax email campaign designed to reinforce the importance of proactive tax planning. Each email encourages individuals to revisit their assumptions and assess their potential tax exposure in retirement.

The content is educational, compliant, and modular. Advisors may deploy the full sequence or select individual emails based on timing, audience, and available resources. Each email also includes alternate closing options, allowing advisors to choose a single call to action for each distribution.

EMAIL ONE | **SUBJECT: LOOKING AT RETIREMENT TAXES THROUGH THE WRONG LENS?**

For income taxes, looking backward makes sense.

You earn income.

The year ends.

You file a return.

That process trains us to view taxes through the rearview mirror.

When it comes to qualified retirement assets, that way of thinking can create problems.

IRAs and 401(k)s are generally taxed based on future income decisions and future tax rates, not past ones.

Once certain income decisions are made, some tax outcomes may be difficult or impossible to change.

That is why retirement taxation often requires a different approach.

Rather than reacting after the fact, taxes on retirement assets may benefit from being evaluated proactively, through the front windshield rather than the rearview mirror.

Tax Calculator CTA: Click here to use our **Tax Calculator** to see what the potential tax liability on your qualified retirement assets could look like based on current assumptions. This tool is designed to help evaluate retirement taxation before decisions become difficult to change.

Roth Readiness Quiz CTA: Take our **Roth Readiness Quiz** to assess whether you may be positioned for a more tax efficient retirement and where planning gaps could exist. This quiz is designed to help evaluate readiness proactively rather than after the fact.

TAX PLANNING

EMAIL SCRIPTS

EMAIL TWO | **SUBJECT: FILING A TAX RETURN IS NOT TAX PLANNING**

Filing a tax return shows what already happened.

Tax planning focuses on what may happen next.

Qualified retirement assets are generally taxed based on future income decisions and future tax rates, not past ones.

Many have never seen an illustration of how future taxation could affect their retirement income.

That gap can create uncertainty.

Uncertainty can lead to stress.

Stress can lead to rushed or reactive decisions.

Tax planning is designed to address these questions before decisions are made and options potentially become limited.

We offer tools intended to help illustrate potential future tax exposure so planning can happen proactively rather than after the fact

Tax Calculator CTA: Click here to use our **Tax Calculator** to see what the potential tax liability on your qualified retirement assets could look like based on current assumptions. This tool is designed to help bring clarity to how taxes may impact your retirement income over time.

Roth Readiness Quiz CTA: Take our **Roth Readiness Quiz** to assess whether you may be positioned for a more tax efficient retirement and where planning gaps could exist. This brief quiz is designed to help evaluate readiness before decisions become difficult to change.

TAX PLANNING

EMAIL SCRIPTS

EMAIL THREE | **SUBJECT: A RETIREMENT RISK THAT OFTEN GOES UNADDRESSED**

Many retirement plans focus on investments, income needs, and healthcare considerations.

Taxation is sometimes addressed, but not always modeled forward in a meaningful way.

Qualified retirement assets are generally taxed based on future income decisions and future tax rates.

Those rates are influenced by legislation, economic conditions, and policy decisions that can change over time.

While recent legislation provided additional clarity in the near term, it did not remove legislative risk altogether.

Federal debt levels are elevated by historical standards, and tax policy has changed in the past in response to fiscal and political pressures. Future tax environments remain uncertain.

Because of this uncertainty, tax planning is often less about predicting what will happen and more about understanding how different outcomes could affect retirement income, assets, and flexibility.

When taxes are only reviewed one year at a time, long-term exposure may be overlooked.

We believe retirement planning benefits from evaluating taxation proactively, while options and flexibility still exist.

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EMAIL SCRIPTS

EMAIL FOUR | **SUBJECT: WHY TAX PLANNING IS SOMETIMES LEFT OUT OF THE CONVERSATION**

Not all advisors approach taxation the same way.

Some firms place limits on how taxation can be discussed. Others may focus primarily on investments or income strategies rather than forward-looking tax modeling.

As a result, some retirement plans address taxes only as they occur, rather than evaluating how future taxation could affect long-term outcomes.

Qualified retirement assets are generally taxed based on future income decisions and future tax rates. Once those decisions are made, flexibility may be reduced.

This can create a situation where individuals are reacting to tax outcomes rather than planning for them. We believe tax planning works best when it is part of the broader retirement conversation, alongside income, investments, and legacy considerations.

Understanding how taxes could impact retirement income over time can help support more informed decision-making before options become limited.

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EMAIL FIVE | **SUBJECT: WHEN TAX DECISIONS BECOME HARDER TO CHANGE**

Some retirement decisions are flexible.

Others become more difficult to adjust over time.

Tax decisions related to qualified retirement assets often fall into the second qualified.

Distributions, income sequencing, and account structure choices can influence how retirement assets are taxed. Once these decisions are implemented, reversing their tax impact may not always be possible.

Tax rates themselves are another variable. They are influenced by legislation, fiscal policy, and economic conditions that can evolve over time.

While no one can predict future tax policy, planning can evaluate how different tax environments could affect retirement income and flexibility.

Waiting does not necessarily mean doing nothing. In some cases, waiting can narrow future options.

This is why forward looking tax planning is often most effective before income decisions begin and while flexibility still exists.

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