Where are you in the “Advisor Tax Planning Contradiction?”

Do you:

- ✓ Think it’s the advisor’s role to help clients reduce tax liability through tax planning?
- ✓ Review prospects’ tax returns during discovery?
- ✓ Review clients’ tax returns yearly?

Do you review prospects' tax returns during your discovery meeting?

- Yes: 77%
- No: 23%

Source: Horsesmouth survey, 2018

Do you routinely review your clients' tax returns each year?

- Yes: 30%
- No: 70%

Source: Horsesmouth survey, 2018

Do you think helping clients reduce their tax liability through tax planning is part of your role as financial advisor?

- Yes: 91%
- No: 9%

Source: Horsesmouth survey, 2018

So what's the contradiction?

- 91% of advisors saying, "Yes, helping clients is part of my job"
- 30% of advisors saying, "I review my clients' tax returns each year"

Contradiction: Can you really be helping clients with tax planning if you're not reviewing their tax returns each year?

Profitable Client Tax Planning: 3 Keys to Advisors Succeeding

Debra Taylor,
CPA/PFS, JD, CDFA

Sean Bailey,
Editor in Chief, Horsesmouth

Problem

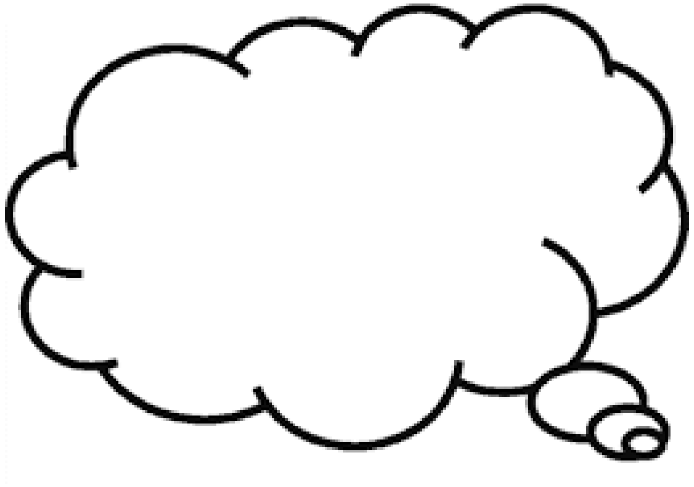
Advisors who don’t offer proactive tax planning risk losing clients to advisors who do, especially when clients realize their wealth and portfolios have been hurt by paying more taxes than necessary.

Unpacking the Problem

Myth: Advisors shouldn't give tax advice!

- Good advisors give tax advice all day, all year
- With new tax rules, this is more obvious than ever

Lesson: Think more broadly about your role



“Isn’t this the accountant’s job?”

5 Reasons Tax Preparers Often Aren’t Up to the Job

Reason #1

The risk of mistakes has increased with new rules and tax code complexity

- 26,300 pages in 1984
- 74,608 pages in 2015

Reason #2

They lack detailed understanding of current law

- Overly reliant on software
- Missing relevant data not supplied by clients
- Incorrect basis information
- Missed deductions
- Incorrect filing status
- Ultra-conservative reading of the law
- Disinterest in tax planning – don't know how to do it

Reason #3

Accountants typically are focused on the past year

- Their job is retroactive filing
- They want to save on taxes today, don't think about tomorrow or 10 years from now
- They need to be pushed and prodded to analyze retirement investments and potential tax liabilities

Reason #4

Their conventional tax prep model is not geared to tax planning

- High volume
- Low contact
- Reactive
- No client education

Reason #5

There is widespread client confusion

- Clients are unfamiliar with the concept of “tax planning”
- Assume their accountant or preparer has them covered
- But tax preparation is not tax planning

Unintended consequences of unplanned, higher taxes —Clients' perspective

- Higher taxes eat up savings
- Lower investment returns over lifetime
- Shortened portfolio life when retirement savings tapped in wrong order
- Errors missed because no one monitors tax professional's work
- Missed chance to maximize legal tax-free and tax-deferred shelters
- Reduced value of client's estate--hurts heirs
- Questions client's perception of your value proposition and fees

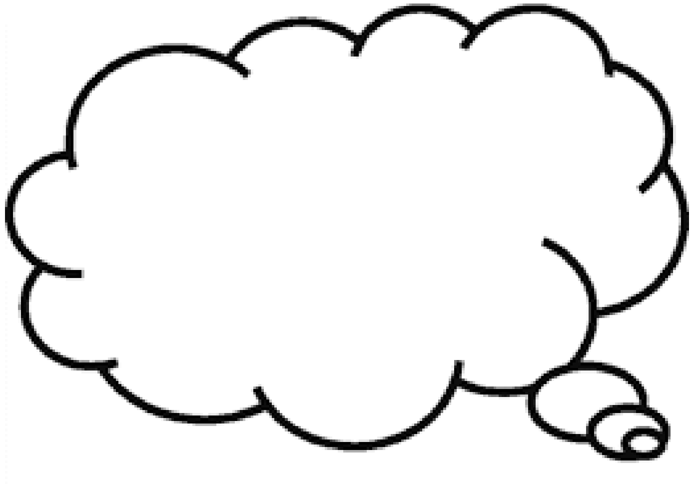
Unintended consequences of not doing tax planning with clients—Advisor's perspective

- Lower AUM when clients leave money on the table overpaying taxes
- Clients' portfolio longevity weakened by higher tax claims than necessary
- Miss opportunities to work closely with clients' accountants
- Miss additional chances for client referrals
- Undercut the value proposition that supports your fees
- Lose chance to differentiate yourself from competitors
- Ignore huge need for wealthiest clients paying highest rates

Why do people overpay taxes?

"We believe overpaying income tax results from a short-sighted view of tax as a once-a-year preparation task, rather than of tax planning as pervasive feature of clients' financial lives."

--Alliance of Comprehensive Planners



"Wow, this is not a pretty picture. What's the first step to take in proactive tax planning?"

Key #1: Financial advisors need to add a tax focus to their client service because it’s a safe, conservative, and legal way to save clients money, boost investment returns, and extend portfolio longevity.

Definitions

- Tax: Any cost that increases as your income increases
- Tax focus: Comprehensive, holistic planning to achieve optimal tax efficiency for clients
- Tax alpha: Strategies to reduce, delay, or eliminate taxation

Guide clients on taxes—It's safe, legal, and conservative

Unlike the markets, the tax code is:

- Predictable: You can control the taxes based on how one follows the rules
- Legal: Rules are usually clearly defined
- Conservative: Tax rules for investors rarely change—except now!

Smart tax planning boosts investment returns

- Small portfolios: 20 basis points
- Midsize portfolios: 100 basis points
- HNW portfolios: 200 basis points

Source: Phil Demuth, The Overtaxed Investor, 2016

Tax-focused investment strategies include:

- Index fund vs. active management
- Optimized asset location
- Maximized retirement contributions
- Correct withdrawal strategy
- Tax-loss harvesting
- Low portfolio turnover and zero dividends

Source: Phil Demuth, The Overtaxed Investor, 2016

Tax alpha strategies: Overview

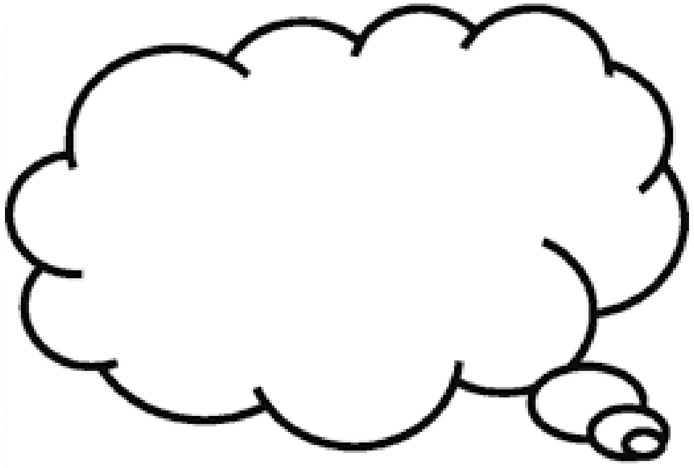
- Put the right assets in the right account for taxable and non-taxable accounts (i.e. stocks in taxable accounts and bonds in retirement accounts)
- Choose tax-efficient investments or match investments with correct account type
- Be aware of tax implications of financial products: Mutual funds vs. ETFs

Tax alpha strategies: Overview (cont.)

- Be tax-aware when rebalancing
- Track embedded tax gains and losses inside clients’ mutual funds
- Avoid unnecessary capital gains
- Tax-loss harvesting and gains resets
- Holding period management: FIFO and LIFO

Naturally, educate clients about the importance of having an overall tax focus

- Most clients have never considered “tax planning”
- Explain how “loopholes” are tax law that they can follow, just like corporations.
- Start conducting tax reviews with clients and prospects



"Yes, becoming tax-focused makes sense and I'm doing some of that. But what are the critical tax issues that come into play for clients in retirement?"

Key #2: Advisors need to steer retirees around the hidden taxes and penalties lurking in Social Security, Medicare, and IRAs—topics many tax professionals know little about.

First, cover the basics and leverage tax-favored opportunities for retirement

- Contribute to tax-favored accounts: HSAs, 401(k)s, IRAs, and Roth IRAs
- Defined benefit plans for business owners

Tax-focused retirement plans have greater longevity

- The right positioning of assets can add nearly two years to a portfolio’s life
- IMPORTANT QUESTION: *Which accounts do I spend first?*

Conventional wisdom:
Which accounts do I spend first?

- Spend taxable money first (bank accounts), then…
- Spend tax-deferred money (IRAs), then…
- Spend tax-exempt money

Unconventional wisdom: *Which accounts do I spend first?*

- Spend taxable money first (bank accounts), but also…
- Convert IRAs to Roths in low tax years, then…
- Spend tax-deferred money until depletion, then…
- Spend tax-exempt money

Retirees are losing money

"In a detailed example using the 2013 federal tax brackets, we demonstrate that the most **tax-efficient withdrawal strategy can add more than six years compared with a tax-inefficient strategy**."

Source: "Tax-Efficient Withdrawal Strategies." Cook, Meyer and Reichenstein. CFA Institute Publication, 2015

Understand the hidden tax and penalty topics

- Social Security tax torpedo
- IRA inheritance mistakes
- Medicare late enrollment penalties
- Widow’s penalty in tax filing
- IRMAA cliff

Proactive tax planning covers four phases

- Pre-retirement years
- Early years of retirement (go-go years)
- Middle years of retirement (slow-go years)
- Later years of retirement (no-go years)

Watch out for the Medicare IRMAA cliff

George and Martha

- Have Medicare Parts B and D
- $267,000 MAGI for 2018
- Sell stock for $1,000 gain
- Owe $188 tax ($100 + $88)

They'll pay an 18.8% rate*, right?

Part B IRMAA charge: about $160 monthly

MAGI Single Filers	MAGI Married-Joint	Total monthly premium amount	Monthly increase compared to lowest premium
≤ $85,000	≤ $170,000	$135.50	N/A
$85,001 - $107,000	$170,001 - $214,000	$189.60	$54.10
$107,001 - $133,500	$214,001 - $267,000	$270.90	$135.40
$133,501 - $160,000	$267,001 - $320,000	$352.20	$216.70
$161,001 - $499,999	$320,001 - $749,999	$433.40	$297.90
≥ $500,000	≥ $750,000	$460.50	$325.00

IRMAA: Income Related Monthly Adjustment Amount

Part D IRMMA charge: about $40 monthly

MAGI Single Filers	MAGI Married-Joint	Total monthly premium amount
≤ $85,000	≤ $170,000	Plan Premium
$85,001 - $107,000	$170,001 - $214,000	Plan Premium + $12.40
$107,001 - $133,500	$214,001 - $267,000	Plan Premium + $31.90
$133,501 - $160,000	$267,001 - $320,000	Plan Premium + $51.40
$160,001 - $499,999	$320,001 - $749,000	Plan Premium + $70.90
≥ $500,000	≥ $750,000	Plan Premium + $74.80

IRMAA: Income Related Monthly Adjustment Amount

1-Year IRMAA total charges: $2,419

	Monthly IRMMA surcharge	12-month total
George	Extra Part B $81.30 per month Extra Part D $19.50 per month	$975.60 $234
Martha	Extra Part B $81.30 per month Extra Part D $19.50 per month	$975.60 $234
Combined		$2,419.20

$1,000 extra income triggers taxes of $2,607—261% real tax rate!

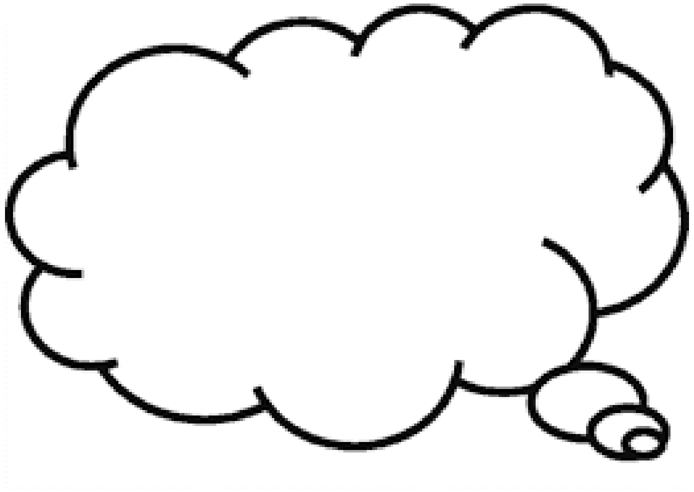
- **Stock sale tax + IRMAA total damage:**
  $188
  + $2,419
  =$2,607

✓ Sold stock: $1,000 income gain
✓ Stock sale tax: $188 (18.8% rate)
✓ Stock sale triggers new IRMAA income tier
✓ Total IRMAA surcharges: $2,419

Tax planning strategies in retirement

- Utilize insurance products for long-term care
- Start drawing down IRAs before age 70 ½ to reduce RMDs
- Convert traditional IRAs to Roth IRAs
- Delay Social Security: Reduces number of years benefits are subject to taxation
- Reduce expenses: Pay down debt, adopt simpler lifestyle

Continue to manage taxes throughout retirement!



"Are my clients really ready for this type of ongoing service offering?"

Key #3: The public is eager to learn more about taxes from their financial advisors, especially about the new tax law, and how taxes will impact their retirement.

You should be their guide.

What Does the Public Think About Taxes and Financial Advisors?

Percent of investors who answered
“Yes, I expect my financial advisor to help plan for taxes:”

- 85% of pre-retirees
- 82% of recent retirees
- 68% of those retired more than 10 years

Source: Harris Poll for Nationwide, 2018

There's more…

38% of respondents said they'd leave their advisor for one who helps with tax planning!

Source: Harris Poll for Nationwide, 2018

Pre-retirees/retirees don't understand taxes

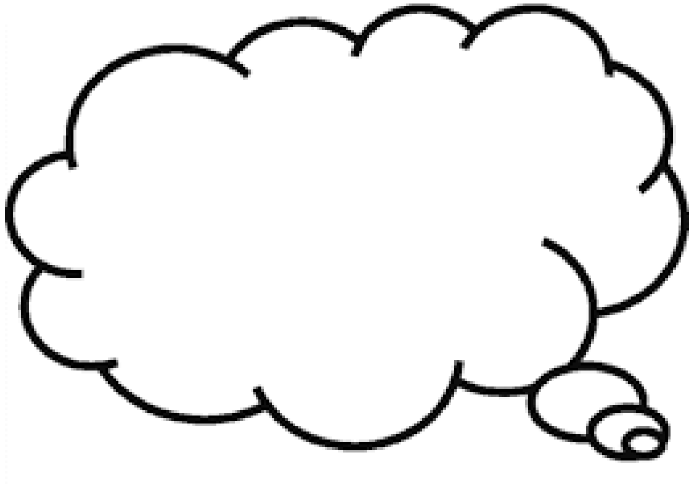
- 60% of pre-retirees
- 70% of recent retirees
- 75% of those retired more than 10 years

Source: Harris Poll for Nationwide, 2018

Pre-retirees want knowledge about taxes

- 82% of pre-retirees said they want to learn more about taxes
- 51% of pre-retirees don't understand how tax brackets work

Source: Harris Poll for Nationwide, 2018



"Gee, it's obvious there are substantial tax planning issues that clients' accountants aren't addressing. So what's the best way to proceed?"

Solution

Start developing an ongoing, **uniform tax planning** strategy for clients that will **boost your value** proposition and **differentiate** you between your competitors, and build tighter **loyalty** among your clients, especially pre-retirees and retirees.

You, the financial advisor, NEED to:

- Spearhead proactive tax planning with your clients
- Coordinate with their accountants, so they're paying as low a tax rate as possible
- Educate your clients about the power and value of tax planning

What you'll need to add proactive tax planning to your service offerings:

- Knowledge
- Education for clients
- Tools to work with clients
- Ways to get paid for your service

What’s the Most Important Tax Date of the Year?

Tax planning is not a once-a-year event

- Tax planning is an ongoing process that resets on Jan. 1
- It deepens your relationship with clients
- As clients' lives change over retirement, so do their tax liabilities

Tax planning is an entrée into the deepest client issues

- You'll have to ask questions about their personal lives
- You'll be intimately involved with their decisions surrounding children, education, estate planning, divorce, retirement, and more
- This works to deepen the relationship

Tax planning is rewarding for clients and advisors

- When you keep clients from overpaying thousands in income taxes, they will be forever loyal to you
- An ongoing focus on tax planning enhances the benefits of investment advice, insurance, cash flow, estate planning, and retirement planning
- You are the hero

Recall our problem:

Many advisors have hurt their clients' wealth and portfolio returns by **NOT including proactive tax planning** as a service, causing clients to **pay more taxes than necessary**, especially in retirement, and now **risk losing clients** to advisors who do offer proactive tax planning.

Solution:
Introducing for 2021: Savvy Tax Planning

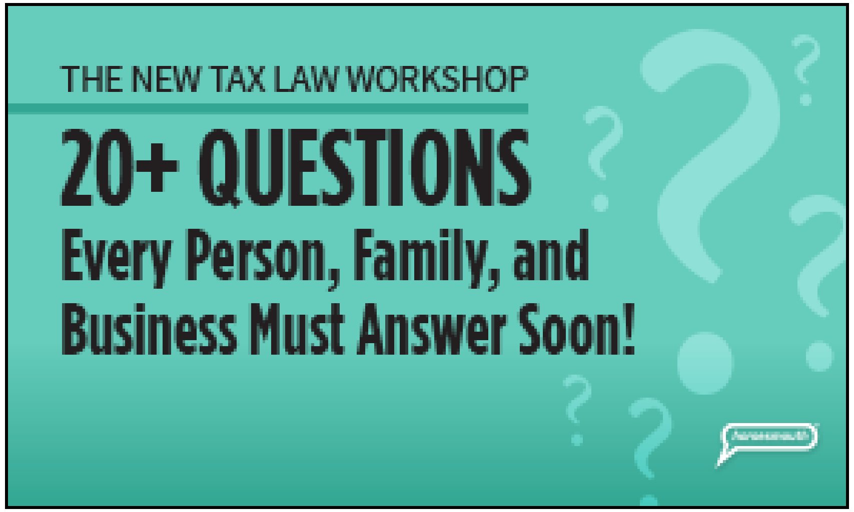
Subject Matter Experts

Debra Taylor,
CPA/PFS, JD, CDFA

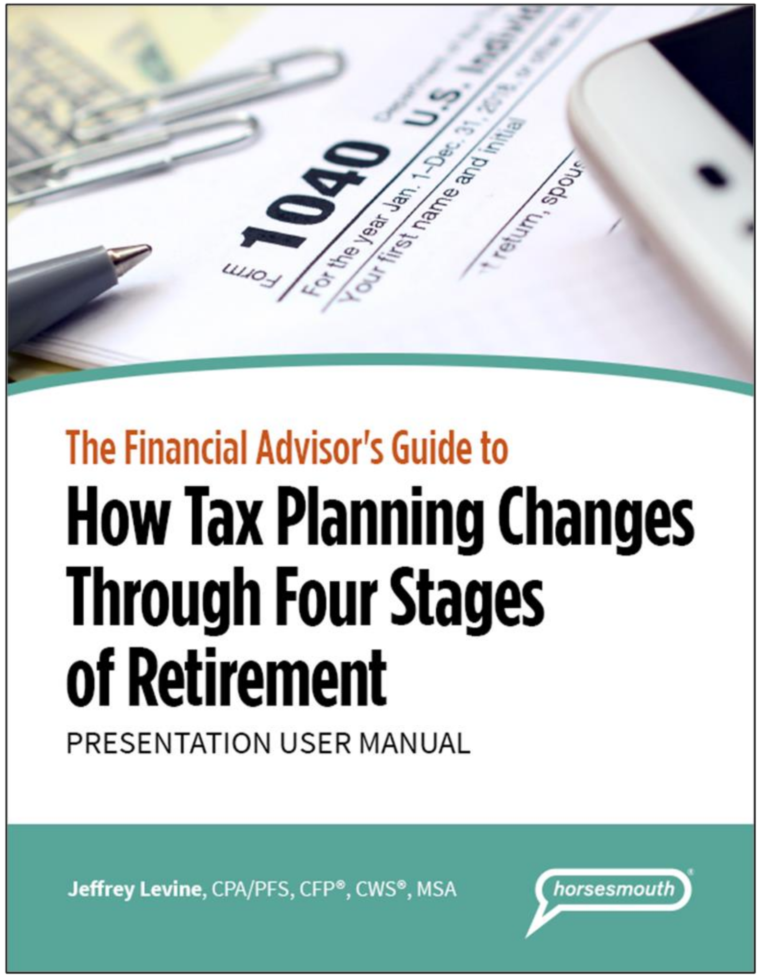
Jeffrey Levine,
CPA/PFS, CFP®, CWS®, MSA

Two Client Presentations

- 75+ PowerPoint Slides
- 25+ pages of notes
- FINRA review pending

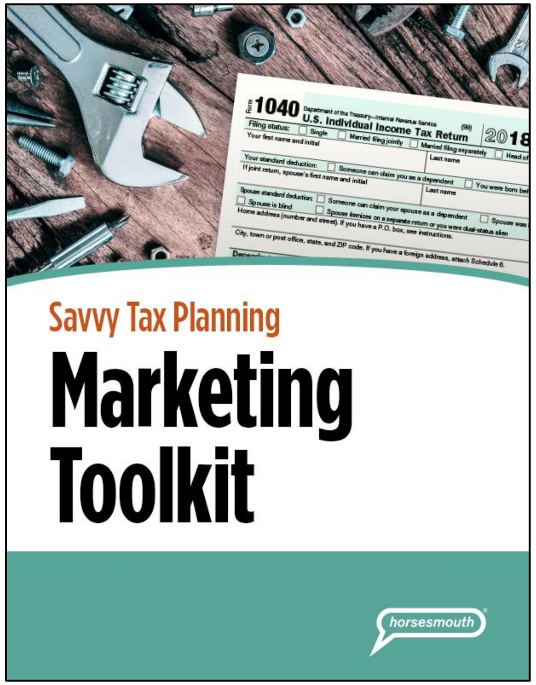


Two Advisor Guides: Learn the Issues



Marketing Toolkits

- All the materials you need to organize the marketing and delivery of your Savvy Tax Planning presentations
- Customizable postcard and flier
- Timelines, checklist, templates, FINRA letters, etc.

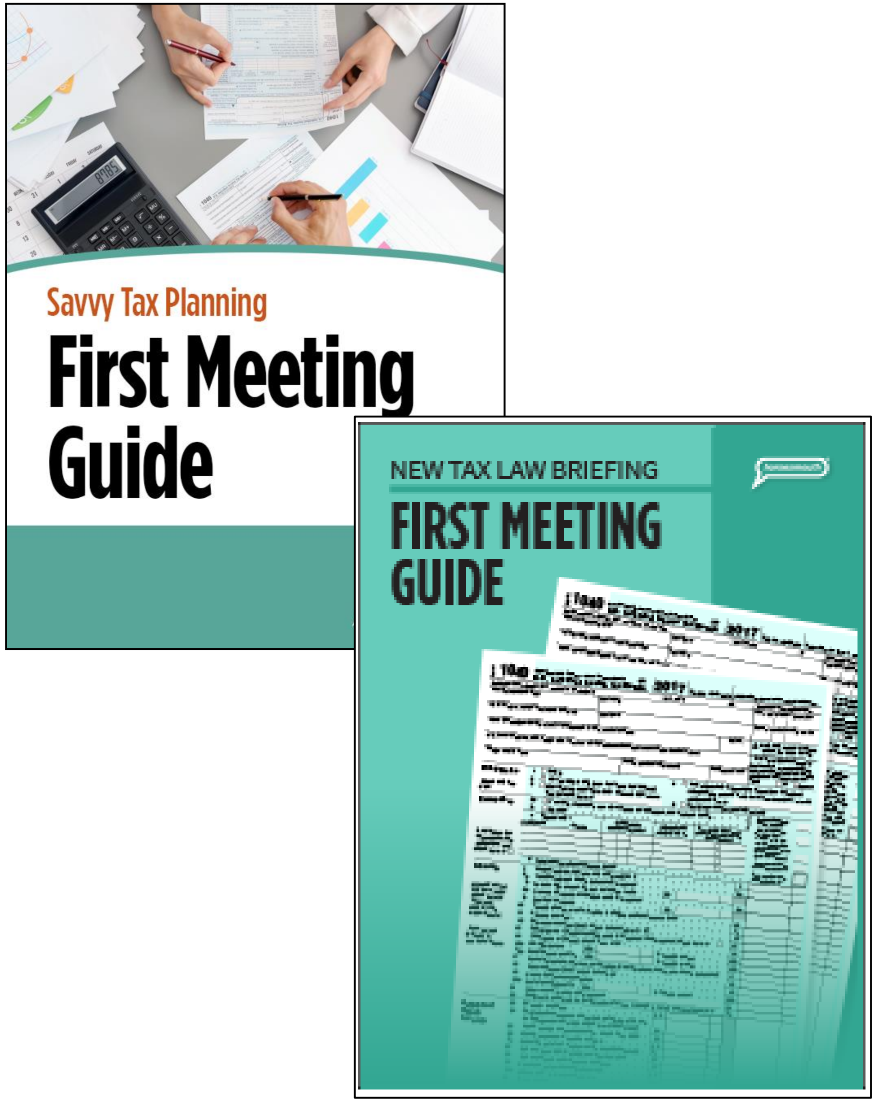


First Meeting Guides

Downloadable guides with resources to choose from when you meet with clients and prospects.

Includes PDFs of:

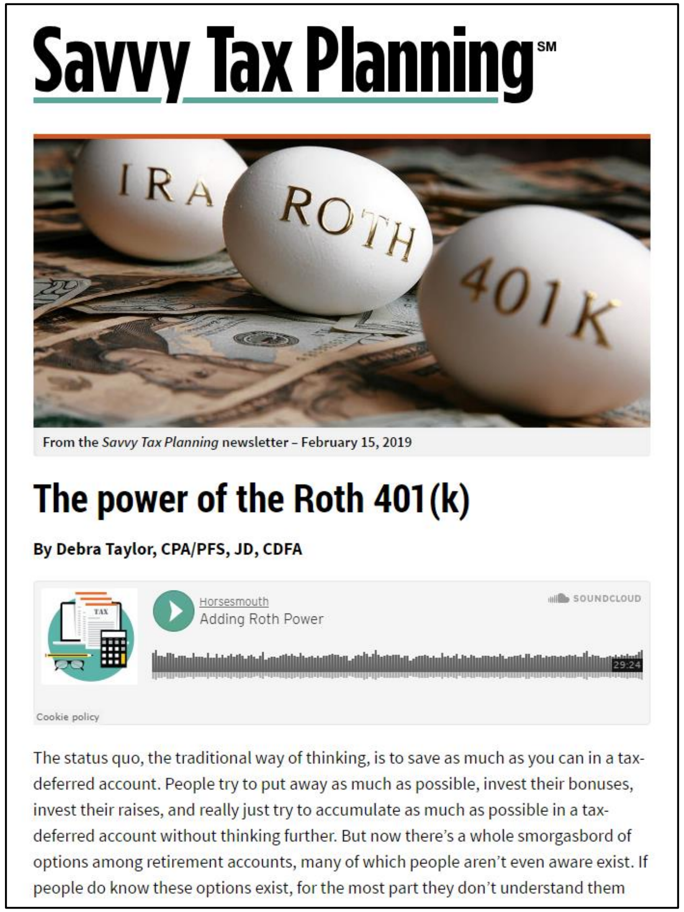
- Retirement Tax Strategy Action Plan Checklist
- New Tax Law Checklist Action Plan
- And more



Expert Resources: Newsletter and Podcast

Keep up to date on key issues: the latest tax planning news, strategies, program updates and answers to difficult questions.

- **Monthly newsletter** delivered to your email inbox
- **Monthly podcast** with program leaders Jeffrey Levine and Debra Taylor


Savvy Tax Planning℠

From the *Savvy Tax Planning* newsletter – February 15, 2019

The power of the Roth 401(k)

By Debra Taylor, CPA/PFS, JD, CDFA

Horsesmouth
Adding Roth Power
SOUNDCLOUD
29:24
Cookie policy

The status quo, the traditional way of thinking, is to save as much as you can in a tax-deferred account. People try to put away as much as possible, invest their bonuses, invest their raises, and really just try to accumulate as much as possible in a tax-deferred account without thinking further. But now there's a whole smorgasbord of options among retirement accounts, many of which people aren't even aware exist. If people do know these options exist, for the most part they don't understand them

Client Handouts:
The Guide to Taxes and Your Retirement

50 copies of this 3-panel, 6-sided, 8.5" x 11" reference to distribute to clients and prospects. It explains key concepts necessary to understanding the importance of having a “Retirement Tax Strategy.”

The Guide to Taxes and Your Retirement

By Debra Taylor, CPA/PFS, JD, CDFA

The good news is that despite the financial crisis and assorted corrections along the way, many are entering the decade before retirement with substantial monies in investment and retirement accounts to supplement their Social Security. The bad news is that the rules associated with how to take distributions from those accounts are complex and not well understood. As a result, retirees are paying substantially more in taxes than they should, which is a shame, as most of these taxes could be avoided or reduced with proper planning.

If you have $500,000 saved in a retirement account, that $500,000 equates to $393,430 if you are in the 33% tax bracket in retirement. How does this happen? At age 70½, you will have no choice but to take your required minimum distributions (RMDs) and pay income tax, an additional level of complication that we address below.

And this is not the only tax trap waiting for you when you retire. Any time that you add additional income to your tax return, including withdrawals from IRAs and other retirement accounts, you are in danger of reducing certain benefits and increasing costs that are, in some way, tied to your income.

These tax traps have caught many off guard over the years, leading to needless taxation of their income and benefits. Don’t let it happen to you. By looking ahead and planning now, you can take proactive steps to maximize the efficiency of your income in retirement, such as utilizing the Roth options in your 401(k) plan, exploring Roth IRA conversions, and engaging in retirement distribution optimization.

> Consider your phase of retirement when tapping various savings and investments accounts

When and how you tap into your various accounts during your pre-retirement and retirement phases will dramatically affect the taxation of those accounts. There

Client Handouts: Key Tax Changes (PDF)

- Branded with photo and logo
- FINRA-reviewed

Key Tax Changes

From the Tax Cuts and Jobs Act*

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SAMPLETON Wealth Management Group

TOPIC	NEW LAW	OLD LAW	COMMENTS
Tax deductions you counted on in the past may have been eliminated or changed			
Income tax brackets	7 brackets: 10–37%	7 brackets: 10–39.6%	Changes to paycheck withholding may need to be made
Standard deduction	\$12,000 (single) / \$24,000 (married filing jointly)	\$6,350 (single) / \$12,700 (married filing jointly)	Personal exemption is eliminated
Alternative Minimum Tax	\$70,300 (single) / \$109,400 (married filing jointly)	\$54,300 (single) / \$84,500 (married filing jointly)	Since most households will take the standard deduction, they will be less likely to pay the AMT
Medical expenses	Can deduct expenses that exceed 7.5% of AGI in 2018	Could deduct expenses that exceeded 10% of AGI	In 2019 the floor increases back to 10% of AGI
Miscellaneous itemized deductions	Eliminated	Could deduct moving expenses, investment fees, tax prep fees, casualty loss, etc.	Deductions were only permitted if they were at least 2% of AGI
Inflation measurement	Cost of living calculated by the Chained Consumer Price Index	Cost of living calculated by the Consumer Price Index	Chained CPI rises more slowly, meaning credits and deductions will be less valuable over time
Charitable giving	Cash contributions can be deducted up to 60% of AGI	Could only be deducted up to 50% of AGI	Charitable contributions are expected to decrease as a result of fewer people itemizing deductions
Where you live makes a big difference in how you are affected by the new rules on deducting state and local taxes (SALT)			
SALT deduction	Deduction is limited to \$10,000 for all state, local, property, and sales taxes. No inflation adjustment.	Unlimited ability to deduct SALT	High-tax states will feel the pinch. Some state governments are pursuing alternatives.
Mortgage interest	Can deduct interest on mortgage debt up to \$750,000; home equity loan interest is not deductible unless used in connection with home acquisition or improvement	Could deduct interest on mortgage debt up to \$1 million; could deduct the interest on up to \$100,000 of home equity loans	Increased homeownership costs need to be considered when buying a home

TOPIC	NEW LAW	OLD LAW	COMMENTS
Family-related tax rule changes regarding children, education, high-earning couples, divorce, retirement, and estate planning may need your attention			
Child tax credit	Receive a credit of \$2,000 per child, \$1,400 is refundable; phases out at \$200,000 (single) / \$400,000 (married filing jointly)	Received a credit of \$1,000, only partially refundable; phased out at \$75,000 (single) / \$110,000 (married filing jointly)	This applies to children 17 or younger at the end of the year, \$500 credit for other dependents
Kiddie tax	Earnings on a child's investment income over \$2,100 will be taxed at the same rates as trusts and estates	Earnings on a child's investment income over \$2,100 was taxed at the parents' rate	The tax applies to investment income of children under age 19, or 24 if full-time students
529 plans	Can distribute \$10,000 per year for private K-12 education	Distributions only allowed for post-secondary education	You can also roll over a 529 plan to a 529 ABLE account
Alimony	Alimony is no longer deductible for the payer nor is it considered income for the payee	Alimony was tax deductible for the payer and taxed as income for the payee	This applies to agreements executed after 2018
Roth IRAs	Not allowed to recharacterize a Roth IRA conversion	Could reverse a Roth conversion by tax due date	Will need to plan conversions more carefully
Retirement plans	Participants in a 401(k) or 403(b) plan have until the tax due date to repay or roll over a plan loan upon leaving the firm	Participants in a 401(k) or 403(b) plan had 60 days to repay or roll over a plan loan upon leaving the firm	If the loan is not rolled over or repaid it can go into default, triggering penalties and taxes
Estate tax exemptions	Top rate of 40% on estates over \$11.2M for individuals and \$22.4M for married couples (with portability)	Top rate of 40% on estates over \$5.6M for individuals and \$11.2M for married couples (with portability)	Only 8 in 1,000 estates are expected to owe federal estate taxes in 2018
Businesses face new opportunities regarding how they pay taxes and what deductions and depreciation they can claim			
Corporate tax rate	Top rate of 21%	Top rate of 39%	Corporate AMT is eliminated
Pass-through income	Small business owners receive a 20% deduction for pass-through business income	Small business owners paid income taxes based on the rate for individuals, up to 39.6%	The deduction phases out at \$157,500 (single) / \$315,000 (married filing jointly)
Expensing business assets	Can expense \$1 million on business assets	Could only expense \$500,000 of business assets	Changes to bonus depreciation and section 179 also give businesses more options for expensing property and equipment

Advisory Services offered through Sampleton Wealth Management LLC, a Registered Investment Advisor.

Tax Planning Article Reprints (FINRA-reviewed)

Brand these article reprints with your contact information, photo and logo to create a client touch that's both instructive and memorable. Post to your website, email newsletter, and social media. Or get them printed and mail them in a drip marketing campaign!

Key Thoughts on the Tax Cuts and Jobs Act

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SAMPLETON
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–Debra Taylor, CPA/PFS, Esq.

The Tax Cuts and Jobs Act has made major changes to the tax code. It's important that you understand these changes to best plan your tax strategy going forward.

The Tax Cuts and Jobs Act has brought the biggest tax overhaul in 30 years and has left many with questions. It's important that you understand how the elimination of deductions, compression of tax rates, and brand-new benefits for certain taxpayers will affect your tax strategy. According to the Tax Policy Center, four out of every five taxpayers can expect a reduction, but for many lower income taxpayers, that tax cut will be so little it may hardly even be noticed. And if you live in a high-tax state or you rely heavily on deductions, you are likely to see a tax increase.

Every taxpayer will need to assess their individual situation. Here are some initial thoughts and areas to be discussing with your financial advisor. Of course, any advice below is subject to your specific tax situation, with consideration to your state of residence and AMT, among other things.

Missing SALT

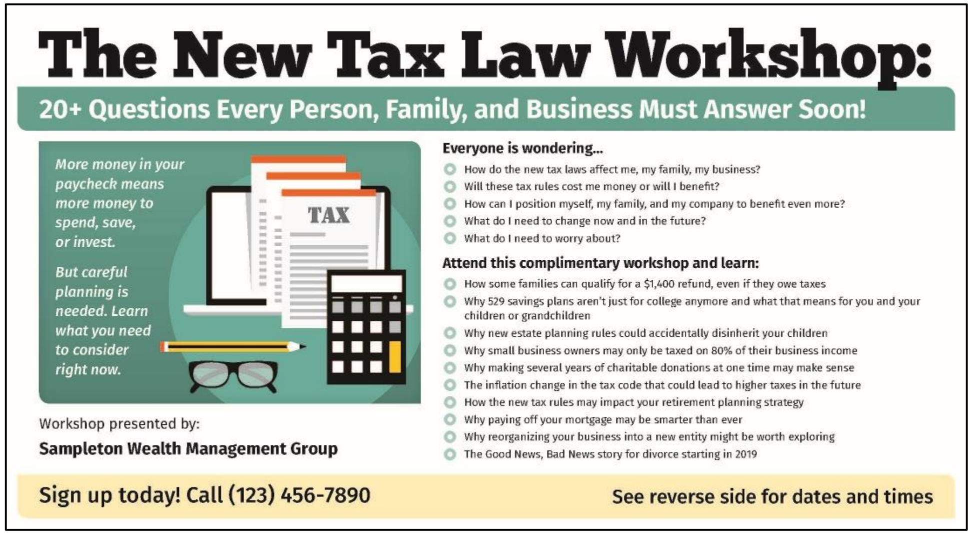
The SALT deduction previously allowed taxpayers to deduct state and local taxes to avoid being taxed on the same income twice. Reduction of the SALT deductions will be most acutely felt in the six states that account for half of the value of these deductions: California, Illinois, Maryland, Massachusetts, New Jersey, and New York, according to the Tax Foundation. If you live in one of these states, you should talk to your financial advisor about your overall financial plan, as the elimination could affect cash flow and the value of your home.

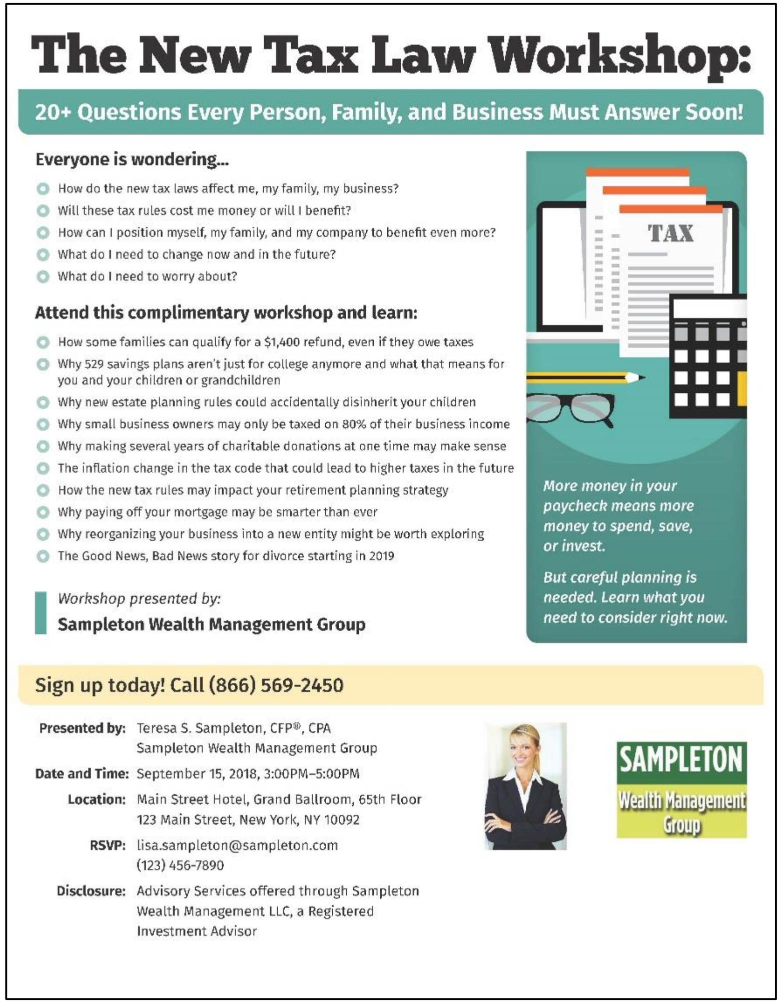
Previously, a typical couple with two homes in one of these high tax states was able to lower their ultimate tax burden by 25%. Now, their tax burden has actually increased, and these folks may want to consider tax-friendly states such as Texas, Arizona, or Florida.

If you are committed to living in a high-tax state and are unable to move or declare residency anywhere else, there are a few tax smart moves that could help your situation.

Consider bunching deductions— take the standard deduction one year and itemize the next. By employing this tried-and-true strategy, you may be able to take the most advantage of some of those lost itemized deductions. For instance, you may claim the standard deduction in one year, and then prepay your real estate taxes and mortgage payment and fund your charitable contributions the next year, which will enable you to take the full advantage of your deductions.

Customizable Postcards and Flyers





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www.horsesmouth.com/tax

Call 1-888-336-6884, ext.1

"I'm frugal, but even I know the Savvy Tax Planning program is worth the money. It costs $600 and yet just one client brings in $10,000-$20,000. Advisors need to learn these things. How many of you are meeting with your clients every day now and getting their tax returns? I think I'm pretty good at what I do, but I know I'm getting a lot more tax returns now than I did before."

"The Savvy Tax Planning program allows an in-the-field producer like myself to understand how it all works. Most financial planners are at a deficit when it comes to doing this, and that's a shame, but that allows the rest of us greater opportunity." **Jim Manuel, Camarillo, Ca**

Savvy Tax Planning Risk-Free Guarantee

If, after 12 months, you're not finding that your clients and prospects are extremely grateful to have a competent, confident, and knowledgeable advisor guide them through the ins and outs of tax planning, we'll completely refund 100% of your purchase price – guaranteed, no questions asked.

Savvy Tax Planning℠

SCHOOL FOR FINANCIAL ADVISORS

4-Day Virtual Workshop!
June 21–24

Don't let clients overpay taxes! Build loyalty, referrals, and profits when you add a tax focus to your planning business.

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