

Do You Hate Taxes? Consider These Moves.

Taxes seem like they are everywhere and, unfortunately, they don't stop in retirement. Now while few people enjoy paying taxes, most people want to pay their fair share since everyone enjoys having good schools, roads and services. However, no one wants to pay excessive taxes and most people want to be as tax efficient as possible.

Tax efficiency is key in retirement and estate planning, and can make a big difference in the ultimate value of your retirement plan. Fortunately, there are some valuable tools you can use to minimize your tax burden to become as tax efficient as possible.

Retirement & Estate Planning



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Roth IRAs: Money in a Roth IRA grows tax-free, can be distributed tax-free and passed on to your heirs tax-free.

IRS Ruling 2014-54: This tremendously favorable ruling opens the door to allow people to save much more money, tax efficiently, for retirement.

529 Plans: These plans give you tax-deferred growth and tax-free withdrawals for education costs. Plus, some states give you a tax credit for contributing!

Life Insurance: If you can qualify, and fund it properly, certain types of life insurance plans offer tax-free growth, tax-free withdrawals and maximized tax-free money for heirs.

Pension Protection Act of 2006: A provision in this law allows you to use a taxable annuity to pay for long term care expenses tax-free.

The bottom line is most people hate taxes and want to do everything possible to minimize or eliminate them. Fortunately, there are ways of doing this if you are informed and aware of them. Join me on the **It's Your Money Show** next week as we will be discussing these strategies, and more, in-detail. The show airs on WMEQ (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on WWIB (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

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