



Hard Work & Values Should Never Go to Waste!

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WILLS & TRUSTS: HOW TO AVOID THE 3 BIGGEST MISTAKES

Sign up for our FREE Webinar: How to Avoid the 3 Biggest Estate Planning Mistakes that People Make

What You'll Learn:

- How to avoid California Probate
- Why probate is NOT what you think it is and what might happen
- Our winning game plan for legal documents
- How to get to nursing home age without fear
- Advantages and Disadvantages of wills, living trusts and more

Register today! Space is limited!

IN THIS ISSUE

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- [Wills & Trusts: How to Avoid the 3 Biggest Mistakes](#)
- [Tax Advantaged Retirement Planning](#)

TO REGISTER email Morgan Chandegra:
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Untaxable?

Learn the strategies to increase income in your retirement by 40% and legally eliminate taxes in your retirement accounts.

TAX ADVANTAGED RETIREMENT PLANNING

Register for FREE to learn how to optimize your retirement accounts



Retirement planning challenges are constantly changing due to changes in the tax laws. Many people do not understand the pitfalls between investing for retirement savings and simply saving for retirement. When it comes to your future and your hard-earned money, do you really want to rely on speculation, hoping that stock prices rise instead of fall? Or... would you prefer to save with predictable gains secured by compound interest that cannot be lost?

Untaxable?

By Joseph Adelizzi



As incredible as that may sound, the answer is yes, becoming untaxable is a very real possibility. Before I explain, let me set the table with why I think it's an important conversation to be having now. Many changes are afoot, because of the ever shifting political landscape in Washington D.C. **According to the Tax Foundation here is what is currently being proposed:**

- Impending, stunning increases in the national debt (potentially \$6 trillion+)
- Harmonization of the capital gains tax with top marginal income tax rate of 39.6%
- Elimination of the step up in basis
- Increase to the individual income tax rate for incomes above \$4000k to 39.6%
- Increase in corporate tax rate to 28%
- A 12.4% increase in SSI on income above \$400k
- Restoration of the estate and gift tax rates to 2009 levels

There are many other changes not included in the above list, as they are too numerous to cover here in this short email.

UNTAXABLE?

Are you currently saving money in a 401 (k) or IRA?

Do you understand how your IRA/401 (k) works from a tax perspective?

Are your estate and retirement plans coordinated to be optimized on a tax basis?



What can be done to insulate yourself from some or all of these tax changes? That's a good question, and the situation is not hopeless, but it is a very personal decision for you to make. As an attorney, I understand that the enormity of the US tax code lends itself to hiding little gems of tax saving opportunities in the midst of all the increases. I try to take the lead to help my clients, friends and professional colleagues employ all of the potential tax benefits that are legally available. That's why I am offering to share it with you.

I am talking about one of the most overlooked, underutilized opportunities in the tax code that provides a **virtually unlimited tax shelter**, one that I discovered when doing research for a MCLE class I created. It is the key to becoming untaxable and building untaxable wealth. The feedback from the MCLE class I gave was somewhat overwhelming, because many of the hundreds of attendees commented "Why have I never heard about this before?" I thought the very same thing when creating the content for the class, and I felt strongly that this information needs to be more readily available.

I encourage you to take advantage of my free webinar, **TAX ADVANTAGED RETIREMENT PLANNING**, to learn more on this topic.