CREATIVE ASSET SOLUTIONS
SmartRetire Strategy™

Scan or click on the QR code to request your complimentary Discovery Session

What's Included in a SmartRetire™ Tax Snapshot

1. Current & Future Tax Bracket Analysis

- Identify your current marginal tax rate
- Project future tax brackets based on RMDs, Social Security, and investment withdrawals
- Evaluate the risk of entering a higher bracket in retirement

2. RMD (Required Minimum Distribution) Forecast

- Estimate when and how much you'll be required to withdraw from tax-deferred accounts (IRA/401(k))
- Uncover how RMDs could spike your taxable income, even if you don't need the money

3. Social Security Taxation Impact

- Determine whether up to 85% of your Social Security benefits could be taxed
- Learn strategies to reduce provisional income and preserve more of your benefits

4. Roth Conversion Opportunities

- Evaluate if converting traditional IRA/401(k) funds to a Roth IRA could reduce your long-term taxes
- Identify ideal conversion amounts and timing (e.g., before RMDs begin)

5. Asset Location Audit

- Review where your money is held (taxable, tax-deferred, or tax-free accounts)
- Recommend shifting assets for greater tax efficiency

6. Qualified Charitable Distribution (QCD) Strategy

- Assess if QCDs from an IRA could satisfy RMDs tax-free while supporting your charitable goals

7. Tax-Smart Withdrawal Strategy

- Establish a plan to sequence withdrawals across accounts to manage taxes and extend portfolio life
- Integrate with income needs and legacy goals

Take the Next Step: Schedule Your SmartRetire Strategy™ Discovery Session

Schedule Your Discovery Meeting to Get Started

Your **SmartRetire™ Tax Snapshot** is a powerful overview of the potential tax challenges—and opportunities—you may face in retirement. But to truly put this knowledge to work, it starts with one simple step: your Discovery Meeting.

In your Discovery Meeting, we'll begin gathering the information needed to:

- Give you a clear picture of how taxes will impact your retirement
- Provide custom recommendations to help reduce your lifetime tax liability
- Deliver a personalized, printable summary you can review with your CPA or financial advisor

Whether you're already retired or planning ahead, this is the proactive step that puts you in control of your retirement tax strategy.

Call 859-372-6727 or visit
www.CreativeAssetSolutions.com
Or simply click or scan the QR code to book your appointment now!

This Snapshot is part of the full SmartRetire Strategy™.

Kevin Bard, Financial Advisor

Kevin Bard is the Owner and Founder of Creative Asset Solutions, LLC, a respected financial consultant, educator, and author. He is a retirement planning authority. His strategies have helped his clients preserve their wealth and increase their family legacy. Over the past 30+ years Kevin has utilized a unique educational process that has allowed his clients to be better informed about the numerous income, investment, and insurance choices available today.

Kevin is a series 65 investment advisor representative with Creativeone Wealth, LLC and holds firm to his fiduciary responsibilities. Kevin's firm is based in Northern Kentucky with branch offices in Cincinnati, Blue Ash, West Chester and in Clinton Township, MI.

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PLANS THAT WORK. PEOPLE WHO CARE.