



Personal Finance for Tech Professionals

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Introduction

Welcome, and thank you for investing time in your finances!

Over 25 years ago, a mentor told me:

“No matter what you do, your last career will be investor.”

That stuck with me - even as I worked at big tech companies.

Unintuitive

Finances aren't intuitive.

Rules change constantly. New opportunities arise.
Others end.

It's tough to fully appreciate compound growth.

An investment with a steady 7.2% annual return could grow from \$200,000 to nearly \$13 million over 60 years!

Tiny changes have a massive impact. One tweak can ripple through generations. So could a setback.

Overlooked

This white paper explores opportunities that are often missed by tech professionals.

None of it's advice - financial, tax, insurance, legal, or other.

By the way, never take directions from anyone who isn't clear both 1) where you are and 2) where you're going.

Goal

If this paper helps you improve just one part of your finances, I feel reading it will be time well spent.



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Employer Benefits: Position Specific

Compensation for tech employees often includes base wages, bonuses, and stock compensation.

Bonuses and stock make up more of the total comp at higher levels of an organization. Although salaries rise with rank, other benefits may grow faster. The theory is leaders have more influence on total company performance.

Base Comp

Base salaries and wages impact cash flow. They can determine the type of car or home someone can afford. Income also impacts saving options.

Many benefits depend on base compensation.

Bonuses, raises, 401(k) matching, and life/disability insurance are often calculated as a percentage of salary.

Level

Some benefits depend on position level or pay grade like:

- Restricted Stock Units (RSUs) and
- target bonus percentage.

Performance Stock Units (PSUs), stock options, and deferred compensation may only be offered at higher levels.

Impact

Considering the “return” on benefits can help prioritize them.

Restricted Stock Units (RSUs) typically require no employee investment. Same for company-provided life and disability insurance. Health insurance is often heavily subsidized.

401(k) matching offers a high “return.” A 4% match on the first 5% an employee contributes is like an 80% gain.

A 15% discount on an Employee Stock Purchase Plan (ESPP) every six months is more like a 36% annual benefit.

Many benefits
depend on
base comp.

∞	RSUs
∞	Life
∞	Disability
90%	Health
80%	401(k) match
36%	ESPP discount

Employer Benefits: Use It or Lose It

Employees might forfeit unused benefits.

Healthcare FSA

A Flexible Spending Account can have tax benefits. The savings are usually bigger for higher income employees who're taxed at a higher rate.

However, FSA funds are intended to be used each year. Only \$680 could be rolled over from 2025 to 2026.

IRS: 2026 Adjustments
<https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2026-including-amendments-from-the-one-big-beautiful-bill>

Vision and Dental

Plans often pay for preventative care. Regular check-ups can head off expensive - and painful - conditions.

Someone about to lose healthcare FSA funds might spend them on vision or dental expenses.

Dependent Care FSA

FSAs may offer a tax break for the care of dependents.

Funds can be used for typically abled children under age 13, though not for overnight camps.

FSAs can also pay for the care of an atypically abled child or dependent adult.

FSA Feds: Dependent Care FSA
<https://www.fsafeds.gov/explore/dcfesa>

Paid Time Off (PTO)

PTO and floating holidays are similarly use it or lose it.

Summer and holidays may be ideal times to take off since coworkers also take vacation then. These breaks can feel less like "get behind" days.

However, team coverage can be limited. Call dibs. Schedule early.

Call dibs.
Schedule early.

Employer Benefits: 401(k)

Options

Some employers offer three 401(k) plan options:

- pre-tax,
- Roth, and
- after-tax.

Pre-tax contributions lower taxable income the year they're made. However, future withdrawals are taxed as income.

Roth contributions are made after taxes have been paid. However, the funds can grow and be withdrawn tax-free if conditions are met.

Think of it like an orchard:

- Pre-tax: the seed isn't taxed and the harvest is.
- Roth: the seed is taxed and the harvest generally isn't.

After-tax contributions can be withdrawn tax-free. However, the growth may be taxed.

Match

Maximizing the employer match can be a high priority.

Unfortunately, the match may not vest immediately. An employee might lose those funds if they leave the company.

Contribution Limits

Pre-tax and Roth accounts are subject to a combined employee contribution limit.

For 2026, the limits are:

- \$24,500 for employees under age 50,
- \$32,500 for employees at least 50 years wise, and
- \$35,750 for employees aged 60 to 63.

The after-tax limit is higher. It's \$72,000 for 2026, including both employee and employer contributions.

Pre-Tax



**taxes the
fruit**

Roth



**taxes the
seed**

IRS: 2026 Annual Amounts
Relating to Retirement Plans
<https://www.irs.gov/pub/irs-drop/n-25-67.pdf>

Employer Benefits: Restricted Stock Units

Restricted Stock Units (RSUs) are grants of company shares.

The company benefits from employees acting like owners - because they are! Employees must remain with the company to receive the shares, which helps lower attrition.

An employee realizes income when units vest and company shares are deposited into their account.

Grant

It usually makes sense to accept grants as soon as possible - even if the employee plans to leave! RSUs may vest in fringe cases like a merger, layoff, disability, or death.

Vest

Each tech company seems to vest stock a little differently. RSUs typically vest quarterly, biannually, or annually over the course of two to five years.

Tax

Shares are usually withheld to pay taxes when RSUs vest. The remaining shares are deposited into the employee's account and treated as if they were purchased that day.

From a tax perspective, keeping shares is like taking money out of checking to buy company stock.

Risk

An employee already has a lot riding on their employer:

- income,
- benefits, and
- their home value if they live near a major office.

Selling shares as they vest can help diversify investments and minimize taxes.

RSUs may vest in
fringe cases.

Keeping shares is
like buying
company stock.

Employer Benefits: ESPP

Discount

Employee Stock Purchase Plans let employees buy company stock at a discount. 15% is the maximum for a qualified plan.

Offering Period

Six months is a common timeframe - though it can be longer or shorter. Employees contribute throughout the period.

Lookback

The plan may take the lower price at the start and end of each offering period. That's called a lookback feature.

Say the stock price rose from \$100 to \$110. For a plan with a lookback and a 15% discount, the purchase price would be \$85 even though the stock's worth \$110! That's a 29% gain.

Funding

Employees choose a percentage of their salary and bonus to contribute. Funds are added after taxes are paid. What's added to the plan lowers each paycheck dollar for dollar.

The most an employee can contribute to a qualified plan is 15% of their income, up to \$25,000 a year.

ESPP vs. Stock Ownership

Participating in an ESPP may be better than owning stock:

- If the stock price rises, the employee buys with leverage.
- If the stock price falls, they could avoid a loss.

Consider an ESPP with a 15% discount and a lookback. Assume the employee can sell right after purchase.

Stock Price Rises 10%

Own Stock +10%

ESPP +29%

Stock Price Falls 10%

Own Stock -10%

ESPP +18%

A lookback takes
the lower price.

Internal Revenue Bulletin: 2009-49
https://www.irs.gov/irb/2009-49_IRB

Stock Price	ESPP
+10%	+29%
-10%	+18%

Employer Benefits: Health Savings Account

Contributing to an HSA may work well in the right situation.

High Deductible

An employee must be covered by a high deductible health plan to contribute to a Health Savings Account. A higher deductible could force someone to pay more out of pocket for medical care - which may not be right for them!

Portable

Unlike a Flexible *Spending* Account, a Health *Savings* Account isn't use it or lose it.

An employee can roll HSA funds over from year to year and take the money with them when they leave an employer. Funds above a limit - often \$2,000 - can be invested.

Tax Advantages

Health Savings Account contributions could:

- lower taxable income the year they're made,
- grow tax-free, and
- be used tax-free for qualified medical expenses.

The list of qualifying expenses is long.

Limits

2026 HSA contributions are limited to:

- \$4,400 for an individual and
- \$8,750 for a family plus a
- \$1,000 catch-up for those at least 55 years old.

However, the limit is for both employee and employer contributions. If an employer adds \$1,000 to the HSA, a single 45 year-old can only contribute \$3,400.

Someone without earned income can still contribute to a Health Savings Account. However, they must stop contributing once they go on Medicare.

HSA Triple Tax Advantage



Lower tax
on the front end



Grow
tax-free



Pay medical
expenses tax-free

IRS: 2026 Tax Year Limitations
<https://www.irs.gov/pub/irs-drop/rp-25-19.pdf>

Employer Benefits: Mega Roth

Some tech employers recently added a benefit that allows employees to save even more for retirement.

After-Tax, In-Service

This benefit starts with an after-tax 401(k) contribution. Growth on funds left there could be taxed when distributed.

However, a plan may allow employees to take funds out of an after-tax 401(k) while still employed by the company. Those are in-service distributions.

The combination unlocks the Mega Backdoor Roth.

Process

The two steps of a Mega Backdoor Roth are:

1. contribute to an after-tax 401(k) and
2. roll those contributions over to a Roth account.

It's often simplest to move funds to the Roth 401(k) plan. Fortunately, conversions don't count toward the combined pre-tax and Roth 401(k) contribution limit.

The custodian (Fidelity, Vanguard, Schwab, etc.) may automatically convert contributions from after-tax to Roth at the employee's request. Setup could require a phone call.

Limit

The 2026 federal limit for defined contributions is \$72,000. That includes employee and employer additions.

For instance, a 40 year-old who:

- contributes \$24,500 to their pre-tax 401(k) and
- receives an \$8,000 employer match
- can add \$39,500 to their after-tax 401(k).

Benefit

These funds might never be taxed again! They could grow and later be used tax-free.

Mega Roth:

1. after-tax 401(k)
2. roll to Roth

Could Contribute \$39,500 to After-Tax

	2026
Total Deferral Limit	\$72,000
- Pre-Tax 401(k) Max	\$24,500
- Company Match	\$8,000
= After-Tax Max	\$39,500

Protection: Emergency/Opportunity Fund

Even the wealthy can feel poor without access to funds.
We make bad decisions when we're anxious.

Time Savings

Someone I know was constantly moving money around.
This shell game was like a part-time job!

Extra cash stopped the busy work. More time, less stress,
and automation helped her focus on higher value activities.

Cost Savings

Ample funds can:

- avoid late charges and penalties,
- reduce high interest debt, and
- earn discounts for paying in advance.

That can start a virtuous cycle. Having more funds helps
lower expenses, increase savings, and grow investments.

Amount

I generally suggest keeping at least three to six (3-6) months
of living expenses in an emergency/opportunity fund.

More may be needed with:

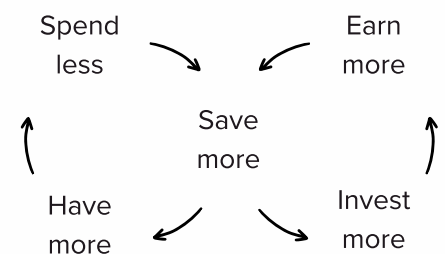
- a single income,
- variable compensation,
- employment concerns,
- real estate investments, or
- major upcoming expenses.

Investment

Since these funds must be available at all times, they need to
be invested conservatively.

Checking, high-yield savings, or money market mutual funds
could each make sense depending on the situation.

We make bad
decisions when
we're anxious.



Keeping at least
three to six (3-6)
months of living
expenses?

Protection: Health, Disability, and Life

Health Insurance

Few expenses can bankrupt an American faster than medical. It's critical to have enough insurance.

A high deductible plan may not be best for someone with ongoing medical expenses. Higher premiums and lower deductibles could pay off in the long-run.

Disability Insurance

The Social Security definition of disability is limited. An adult must be unable to work in any "substantial gainful activity."

Think of a surgeon who loses the use of a hand. If she can work as a store greeter, she might not receive *any* benefits!

Disability can be worse than death financially:

- costs - especially medical and caregiving - often rise
- while income falls.

Insurance is crucial early in careers. That's when we have the most future earnings to lose!

Life Insurance

There was a family of four: husband, wife, daughter, and son. The husband earned ~\$500,000 a year. They lived well!

The father was driving his son down the highway when a semi-truck lost control and crashed into them.

Both the husband and son perished in the accident.

The husband didn't have enough life insurance. His surviving wife and daughter were ruined.

Their financial devastation was preventable. A fraction of the husband's income could have covered the entire family.

Social Security Administration
How Do We Define Disability?
<https://www.ssa.gov/redbook/eng/definedisability.htm>

Disability can be
worse than death
financially.

Protection: Home, Auto, and Umbrella

Home Insurance

Real estate values and construction costs have risen. For many, their home insurance coverage hasn't kept pace.

An underinsured home may only receive partial payment in the event of a loss.

Auto Insurance

Auto coverage is often much too low.

I see limits like \$10,000, \$25,000, and \$50,000. Those may be an order of magnitude light.

Based on a report by the U.S. Department of Transportation, the average cost of an accident was:

- \$7,400 with property damage only,
- \$44,900 with a possible injury,
- \$79,000 with an evident injury,
- \$216,000 with a disabling injury, and
- \$4,008,900 with a fatality.

Umbrella Insurance

There's no way to compensate for the loss of human life. However, the American judicial system tries!

Umbrella insurance sits on top of other insurance - home, auto, etc. It pays claims that exceed those policies' limits.

Since it's used infrequently, umbrella insurance is affordable:

- \$1 million of coverage may only cost \$200 a year and
- \$2 million of coverage may only cost \$400 a year.

A general guideline is:

- \$1 million of umbrella insurance for every
- \$1 million of net worth.

Of course, it depends on the situation.

Crash Severity	Comprehensive Crash Unit Cost
Property Damage	\$7,400
Possible Injury	\$44,900
Evident Injury	\$79,000
Disabling Injury	\$216,000
Fatality	\$4,008,900

In 2001 dollars
U.S. Department of Transportation
<https://highways.dot.gov/sites/fhwa.dot.gov/files/2022-09/fhwasa17071.pdf>

Guideline:
\$1 million umbrella
for every
\$1 million net worth

Additional Tools: IRA

An Individual Retirement Arrangement (IRA) is a tax-advantaged account set up and funded by individuals.

Roth IRA

Roth IRA contributions:

- are made with after-tax dollars,
- can grow tax-free, and
- may be withdrawn tax-free if conditions are met.

Adding to a Roth IRA may be especially helpful for someone who earns less now than they will in the future.

The 2026 contribution limits are relatively low:

- \$7,500 for someone under 50 years old and
- \$8,600 for those age 50 and over.

To contribute directly in 2026, taxpayers must earn less than:

- \$168,000 single or
- \$252,000 married, filing jointly.

IRS: IRA Limits Increases to \$7,500
<https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500>

Spousal IRA

A spouse without earned income may be able to contribute to their own retirement account.

The married couple needs to:

- file a joint tax return and
- earn enough to cover all retirement contributions.

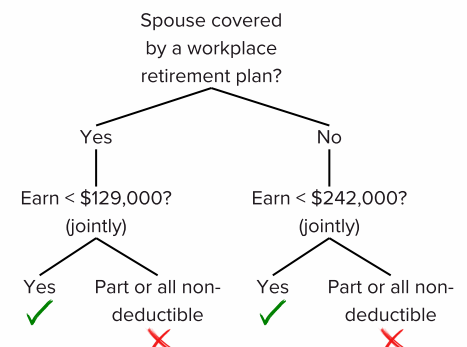
Both Roth and pre-tax IRA contributions may be possible.

Whether a pre-tax contribution is deductible depends on:

- household income and
- whether the spouse is covered by a workplace plan.

It may even be possible to lower income for the previous year before filing the tax return. April 15th is typically the due date to make IRA contributions for the previous year.

Is a 2026 Spousal IRA Contribution Deductible?



Additional Tools: College Aid

“If you get in, we’ll figure it out” can be expensive words.

Cost

The cost of sending a student to a top-ranked private school could be nearly \$100,000 a year. Assuming the student graduates in four years, that’s about \$400,000.

Stanford University Student Budget
<https://financialaid.stanford.edu/undergrad/budget/index.html>

A blank check for college is like handing an 18 year-old the keys to a brand-new luxury sports car.

Saving

There aren’t retirement scholarships. The IRS treats college savings like a gift. Funds may even reduce financial aid.

The situation is like when an airplane cabin depressurizes. Put the mask on yourself before assisting those around you.

Financial Aid

Family income during a student’s Sophomore year of high school could impact the cost of their first year of college.

Filling Out the FAFSA® Form
<https://studentaid.gov/apply-for-aid/fafsa/filling-out>

Retirement account balances, the value of life insurance, and home equity are excluded from the federal calculation. However, each educational institution uses its own process to award financial aid.

Colleges are required to post a Net Price Calculator (NPC) on their website. Filling the forms out carefully can help filter schools and come in handy later. Save the results!

Net Price Calculator: An Overview
<https://www.naicu.edu/research/federal-tool-guide/net-price-calculator>

Merit Aid

A student without financial need may still receive merit aid.

Colleges use merit aid to attract top students - especially those in the top 25% of the school’s GPA and test scores.

The most selective universities don’t grant merit aid.

Students in the top
25% may receive
merit aid.

Additional Tools: 529 Plan

Qualified Expenses

529 plans are flexible and keep getting better. Funds can be used for vocational, community college, graduate school, certifications, and more! (Not just four-year degrees.)

Up to:

- \$10,000 a year can pay for K-12 private school tuition,
- \$10,000 can be applied to qualified student loans, and
- \$35,000 of unused funds can be rolled into a Roth IRA.

IRS: Qualified Tuition Programs (QTPs)
<https://www.irs.gov/taxtopics/tc313>

Tax Benefits

529 plan investments can grow and be used tax-free if spent on qualified education expenses.

Contributions don't get a federal tax deduction but may help lower state income taxes. However, there are limits.

Contributions

There aren't income restrictions on 529 plans, which make them popular with higher income families.

Up to five times the annual gift tax exclusion can be added to a 529 plan in one year. This "superfunding" lets an individual give up to \$95,000 to a plan in 2026.

**"Superfund" up to
five years at once?**

Owner and Beneficiary

Often, a parent is the owner and their child is the beneficiary.

The owner decides how and when to distribute funds - ensuring they're used for qualified education expenses.

Parent assets impact financial aid less than student assets. Holding assets in a 529 plan can lower the cost of college.

The owner can also change the beneficiary to another family member. That feature may be especially helpful if the student gets a scholarship or doesn't attend college.

Additional Tools: Debt

Debt is a powerful tool that must be handled with care.

Revolving Debt

Credit cards offer flexibility, slightly better security, and benefits like cash back or points. However, it rarely makes sense to finance a toy.

Credit cards and personal loans can have high interest rates. Repaying these debts could lower future expenses. Paying off debt with a low rate may not be a top priority.

Auto Loans

High costs have forced many to finance vehicle purchases.

While generally better than a lease, an auto loan may be the next highest interest rate and debt repayment priority.

Student Loans

Repaying student loans might be a lower priority:

- Interest rates may be lower than that of other debt.
- Student loan interest could reduce taxes.
- Payments can be deferred while pursuing a degree.
- Student loan forgiveness may be an option.

Home Mortgages

Repaying a home mortgage could be less of a priority:

- Interest rates tend to be low.
- Mortgage interest may reduce taxes.
- Long-term debt is a hedge against inflation.

Mortgages magnify the impact of home price changes. A 20% downpayment is 5:1 leverage.

It may make sense to not only to keep a mortgage but also take out a Home Equity Line of Credit (HELOC) before retiring. Doing so can help reduce sequence of returns risk.

Potential repayment:

- 1.credit cards
- 2.auto loans
- 3.student loans
- 4.mortgages

20% down
is 5:1 leverage.

Taxes: Federal

Progressive

Income tax is progressive.
The more you make, the more they take.

Standard Deduction

Taxpayers can earn some income without having to pay federal income taxes.

For 2026, the standard deduction is:

- \$16,100 single or
- \$32,200 married, filing jointly.

Taxpayers may be able to earn even more before paying taxes if they have large deductible expenses.

IRS: Inflation Adjustments for 2026
<https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2026-including-amendments-from-the-one-big-beautiful-bill>

Marginal Tax Rates

Taxpayers then pay a 10% tax rate.

After the standard deduction, they're taxed 10% up to:

- \$28,500 single or
- \$57,000 married, filing jointly.

Income above that is taxed 12% up to:

- \$66,500 single or
- \$133,000 married, filing jointly.

Marginal Tax Rate	Single	Married, Filing Jointly
0%	\$16,100	\$32,200
10%	\$28,500	\$57,000
12%	\$66,500	\$133,000
22%	\$121,800	\$243,600
24%	\$217,875	\$435,750
32%	\$272,325	\$544,650
35%	\$656,700	\$800,900
37%	∞	∞

Example

Consider a married couple who files joint tax returns, earns \$125,000, and has no other income or deductions in 2026.

They might pay \$10,640 in federal income taxes:

- \$0 on the first \$32,200 of income plus
- \$2,480 on the next \$24,800 (10%) plus
- \$8,160 on the last \$68,000 (12%).

That's an effective tax rate of about 9%.

Taxes: Lifetime

Many people think of taxes as an annual effort to pay the least they can on their tax return. That may not be the right approach!

Example

Consider a 49 year-old tech professional who plans to work another nine years. She hopes to retire after her 58th birthday with more money than she'll ever need.

Near-Term

She expects to earn good income - and pay heavy taxes - until she retires.

However, she'll likely earn very little in early retirement from age 58 to 74. Because of the standard deduction and low tax rates (10%, 12%), she may pay little income tax.

RMDs

Her pre-tax retirement accounts could be subject to Required Minimum Distributions (RMDs) starting at age 75.

RMDs are the result of impatience. The federal government gave a tax break for the pre-tax contributions and hasn't taxed the funds since. Now, it wants that revenue!

Minimum distributions are required from pre-tax accounts once the owner reaches a certain age. The minimum withdrawal percentage grows each year with age. The government hopes all pre-tax funds will be distributed before the owner's death.



Taxes: Lower When Working

Contributions

Many tech professionals are already taking steps to lower taxes by contributing to their: 401(k), HSA, IRA, 529 plan, FSA, Mega Roth, and more.

However, there are other opportunities.

Donor-Advised Fund

Many people give regularly to causes they support. That may be a missed opportunity!

Donations generally lower taxes only when itemized deductions exceed the standard deduction. Tax benefits on gifts up to the standard deduction may be lost.

One solution is to bunch donations. Instead of giving the same amount each year, a donor might give twice as much one year and nothing the next. Doing so is more tax efficient.

Another option is to give appreciated stock. Non-profits generally don't pay income taxes. The gain on a donated investment might never be taxed!

A Donor-Advised Fund (DAF) can do both. Someone could donate appreciated stock, take the full deduction one year, and then suggest distributions to charities in future years.

Real Estate

Real estate losses rarely lower a tech professional's earned income. They're usually passive losses.

It's worth double-checking rent is at the market rate!

Someone who's owned and lived in a home for two of the last five years could sell it and exclude gains up to:

- \$250,000 single or
- \$500,000 married, filing jointly.

Advanced giving:

- bunching
- stock
- DAF

IRS: Sale of Your Home
<https://www.irs.gov/taxtopics/tc701>

Home exclusion:
\$250,000 single
\$500,000 MFJ

Taxes: Raise Once Retired

Those who can choose their income have many tax planning opportunities.

Long-Term Capital Gains

Gains might not increase taxes. Stocks owned over a year (long-term) in a taxable account are ripe for planning.

There's a 0% tax rate for long-term capital gains. That bracket is in addition to the standard deduction.

If long-term capital gains are a taxpayer's only income in 2026, they could pay no federal tax up to:

- \$65,550 single or
- \$131,100 married, filing jointly.

Pre-Tax Withdrawals

Using pre-tax retirement funds is another option.

Although distributions generate taxable income, they:

- may not be taxed (standard deduction) or
- be taxed at a low rate (10%, 12%).

Watch out for the 10% early withdrawal penalty! It might make sense to wait until age 59.5 unless an exception applies.

Roth Conversions

A third option is to convert funds from pre-tax to Roth.

Roth conversions may increase tax now yet avoid heavier taxes on Required Minimum Distributions later.

These conversions can also help heirs.

Pre-tax accounts might increase heirs' income during peak earning years! Roth distributions generally aren't taxed.

Paying taxes now could also reduce the size of the estate. That may lower estate and/or inheritance taxes.

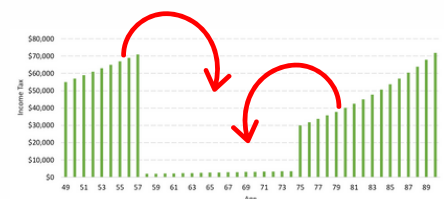
IRS: Revenue Procedure 2025-32
<https://www.irs.gov/pub/irs-drop/rp-25-32.pdf>

0% tax rate up to:

- \$65,550 single
- \$131,100 MFJ

IRS: Exceptions to Tax on Early Distributions
<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-exceptions-to-tax-on-early-distributions>

Tax Planning



Conclusion

Thank you for investing time on your finances! We covered a lot of ground.

Employer Benefits

- Often depend on base compensation or pay level
- Use it or lose it Flexible Spending Accounts (FSAs), preventative care, and PTO
- Pre-tax, Roth, and after-tax 401(k) options
- Restricted Stock Unit (RSU) grants, vests, and taxes
- Employee Stock Purchase Plan (ESPP) discount, lookback, and funding
- Health Savings Account (HSA) portability, tax advantages, and limits
- Mega Backdoor Roth two-step process, limit, and benefits

Protection

- Emergency/opportunity fund savings, target amount, and investment options
- Health, disability, and life insurance
- Home, auto, and umbrella insurance

Additional Tools

- Roth and spousal IRAs
- Financial and merit aid
- 529 plan qualified expenses, tax benefits, “superfunding”, and ownership
- Repayment of revolving debt, auto/student loans, and mortgages

Taxes

- Federal standard deduction and marginal tax rates
- Lifetime taxes when working, in early retirement, and taking RMDs
- Unique Donor Advised Fund (DAF) and real estate tax savings
- Opportunities with long-term capital gains, pre-tax withdrawals, and Roth conversions

If you have any questions, I'd be happy to discuss your situation.

Schedule a free consultation at:
scaledfinance.com/free-consultation

