

My name is Susan Freeman. I'm a vice president and financial advisor at FCS.

Tax planning is a critical part of wealth management and it's very common for individuals to retire and have funds saved up in pretax retirement accounts, as well as some funds saved in a ROTH retirement account and maybe even additional assets in a brokerage or savings account.

Each of these accounts may have different tax ramifications whether it's taxed as income, or capital gain or if it's tax free to withdrawal. Therefore it can make a big difference where the client chooses to withdraw funds from to maintain their lifestyle during their retirement. It can feel overwhelming to look at the whole picture so we work with our clients and their tax advisors or CPA's to help them maximize their wealth by strategizing the unique sequence they should withdrawal from their different accounts to optimize their assets ability to support their lifestyle during retirement.

At FCS, our ultimate goal is to take what could be a complex personal wealth situation and make it as simple as possible.

If you're ready to learn more about how tax planning fits into your wealth management plan, give us a call, we're ready to help.

This needs to be included at the end:

Wells Fargo Advisors Financial Network is not a legal or tax advisor. Be sure to consult your own tax advisor and investment professional before taking any action that may involve tax consequences.