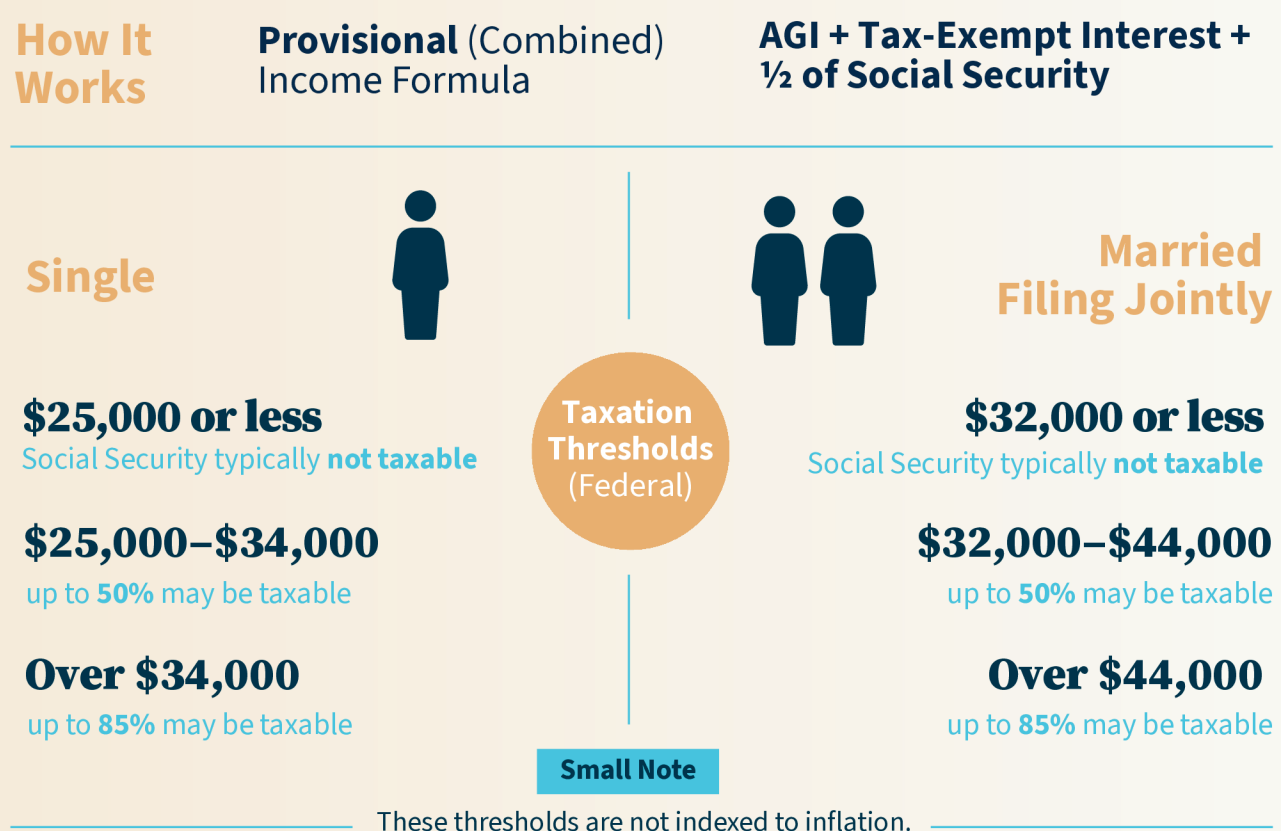


The Retirement Tax Torpedo



When “one more dollar” of income makes more of your Social Security taxable — your effective tax rate can spike.



Why It Hurts
Your Tax bracket can act “bigger” in these zones

Common Triggers
What often pushes retirees into the torpedo

In the **50% zone**
1.5x
Your bracket can behave **1.5x** bigger

In the **85% zone**
1.85x
Your bracket can behave **1.85x** bigger

- IRA / 401(k) withdrawals
- Roth conversions
- Required Minimum Distributions (RMDs)
- Investment income (interest, dividends, capital gains)
- Pensions and other fixed income

How to Reduce Blast

- ✓ Plan Roth conversions earlier (often before claiming Social Security)
- ✓ Coordinate which “bucket” you withdraw from each year (taxable / IRA / Roth)
- ✓ Use charitable strategies to lower taxable income (ex: QCDs when eligible)
- ✓ Watch income thresholds before year-end decisions
- ✓ Spread large income events across tax years when possible
- ✓ Run a multi-year retirement tax projection not just a one-year estimate

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