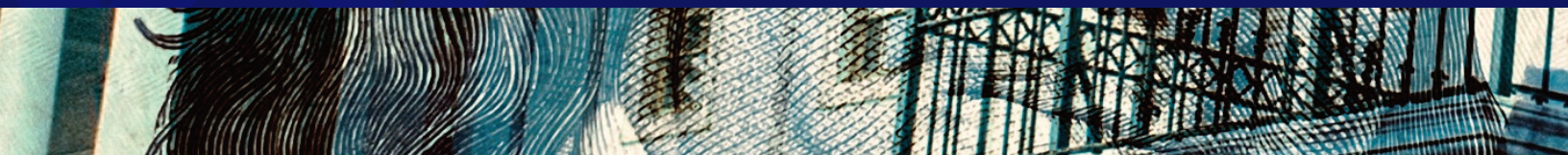




What Is Avantax Intelligent Planning?

Avantax®



Over 40 years ago, a CPA who felt his clients weren't getting the investment advice they needed founded a revolutionary new firm that uses tax information to identify substantial opportunities and vulnerabilities to help maximize financial potential by reducing tax liability.

That firm is now Avantax, the company that pioneered Avantax Intelligent Planning to offer comprehensive wealth management that has been helping people like you make choices that yield healthier financial and investment decisions.

Financial Planning Strategies Through a Tax-Intelligent Lens

The goal of Avantax Intelligent Planning is to use the right asset allocation, tax-efficient investment products and tax-conscious planning solutions to help you keep more of what you earn. Instead of simply focusing on market gains, **we seek ways to build both wealth AND protect it with a carefully honed selection of tax strategies.**

- **Tax-Focused Investment Strategies** - Managing investments for long-term goals with better after-tax results.
- **Retirement Planning & Withdrawal Strategies** - Planning for more income during retirement.
- **Family Risk Management** - Protecting yourself and your loved ones from loss.
- **Business Planning** - Strategizing for growth, retirement and continuity within your business.
- **Legacy Planning** - Maximizing the transfer of wealth to benefit loved ones and the causes you care about.
- **Education Planning** - Funding the education needs of your loved ones.
- **Cash Flow Management** - Creating a spending plan for short and long-term goals.

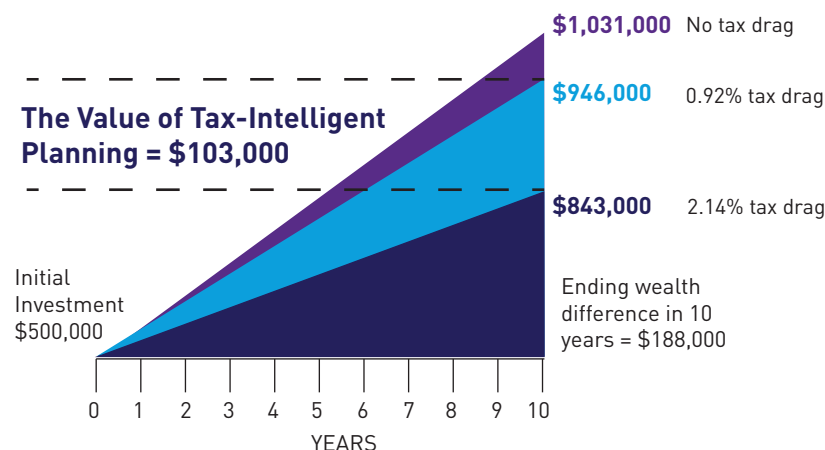
How Can It Impact Your Financial Picture?

Taxes have the ability to erode the net result of all your hard work. That's why true comprehensive advice means we focus on what you take home — not just how your portfolio performs.

By taking a tax-centric approach to planning and investing, you can add a potential value of up to 1.2%* annually when considering the role taxes play. Over 10 years, that value could make a significant difference to your overall net worth.

Helping Investors Keep More of What They Earn

Hypothetical Growth of \$500,000 at 7.5% Annual Return Per Year



This example does not reflect the deduction of state or federal income taxes. If it had, returns would have been lower. This is a hypothetical illustration and not meant to represent an actual investment strategy or investment needs of any specific investor. Taxes may be due at some point in the future and tax rates may be different when they are. Investing involves risk and you may incur a profit or loss regardless of strategy selected.

Performance shown is hypothetical and DOES NOT REFLECT THE ACTUAL PERFORMANCE OF ANY ACCOUNT OR GROUP OF ACCOUNTS.

*Source: Russell Investments' 2022 Value of an Advisor Study. To get the full study, go to https://russellinvestments.com/Publications/US/Document/Value_of_Advisor_EI.pdf



A Case for Avantax Intelligent Planning

Susan's father passed away and she's currently caring for her mother who's in her late 90s. She and her husband, Jim, recently moved their accounts to an Avantax Financial Professional.

During the initial account review, Susan's new Financial Professional red-flagged the fact that many investments had a significant step-up in basis points that weren't accounted for at the time of inheritance — resulting in an unnecessarily high tax bill for both Susan and her mother. Several shares, for example, still showed the original purchase cost of less than \$2 per share when the value at the time of inheritance was between \$50-60 dollars per share.

Current tax regulations allow for what's called a "step-up" in basis points, meaning that at the time of inheritance, the value of the shares is adjusted tax-free to the current market value. You can imagine the significant savings achieved when taxes are calculated on the difference between the sell price and the value per share at the time of inheritance instead of the original purchase price.

In Susan's case, she and her family were entitled to a step-up in basis adjustment of \$4.9 million. Unfortunately, Susan had already sold a number of shares to pay for her mother's medical care which resulted in some significant tax liabilities.

8 out of 10

Financial Professionals think they could better serve clients by always putting a tax lens on financial recommendations.**

The Benefit of a Tax-Intelligent Financial Professional

Luckily for Susan, her new Avantax Financial Professional had the tax knowledge to catch the mistake her estate attorney and two previous Financial Professionals missed. He used the step-up to adjust the value of the inherited shares for a potential tax savings of \$735,000 at the 15% cap gains tax rate. Naturally, Susan was thrilled with the result and her sister also became a client.

Why Aren't More Firms Providing This Essential Service?

Most Financial Professionals agree they could do better for their clients if they took taxes into account when offering financial advice, so why aren't more Financial Professionals providing it?

Two potential culprits: a lack of tax knowledge and an inability to efficiently provide tax-focused solutions. Unfortunately, this blind spot means many clients end up leaving money on the table that could be used to fund their current lifestyle or reinvested to maximize retirement income.

Why Choose a Firm That Specializes in Tax-Intelligent Planning?

Firms often say they offer a tax-conscious approach, but when you read the fine print, their services only include a narrow scope of after-tax solutions — not taking your full financial picture into account. It takes a qualified tax professional with investment knowledge and the right tools and resources to keep ahead of changing regulations and efficiently apply tax-focused strategies.

Most of our Financial Professionals are also Tax Professionals (or partner with tax experts) to provide you with comprehensive planning solutions and our firm's robust technology platform is designed to help us identify investing and planning opportunities for each client.



Contact Us Today!

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