

Becky Ruby Swansburg and Neil Wilding are authors, public speakers, and leading experts on taxes in retirement. Through *The Road Less Taxed*, they will teach you how to reduce your retirement tax bill, protect your assets, and achieve the retirement you deserve – no matter what happens in Washington. Becky is the nation's leading expert on legislative risk in retirement, sharing tax and policy insights from her time working in the White House and on Capitol Hill. Neil is a tax-diversification expert who has helped thousands of savers align their retirement strategies with today's emerging risks. Together, they shed new light on what's happening in Washington – and how you can take control of your retirement.



THE ROAD LESS TAXED

Adam Advisor and Irene Investment Representative founded Sample Advisory Group with one goal in mind: to help clients achieve greater wealth and long-term financial security. Together, they help individuals and families chart a clear path toward their best retirement. From targeted income planning to tax-efficient investment and wealth transfer strategies, Adam, Irene, and their team deliver meaningful, personalized value.



Irene Investment Representative
COO
Sample Advisory Group

Lifelong residents of Pretendtown, Adam and Irene are deeply committed to the community they serve. Adam serves on the board of directors for Pretendtown Hospital and mentors students interested in finance at Pretendtown High School. Irene is actively involved in local nonprofit organizations and supports initiatives focused on financial education.

Founded in 2000, Sample Advisory Group has grown to include 15 financial advisors and a world-class support staff. The firm specializes in tax-efficient retirement planning and helps clients evaluate financial strategies based on the benefits that matter most.



Adam Advisor
CEO
Sample Advisory Group



BECKY RUBY SWANSBURG | NEIL WILDING

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*With Foreword by Adam Advisor &
Irene Investment Representative*

THE ROAD LESS TAXED

HOW TO OUTSMART WASHINGTON
AND TAKE CONTROL OF YOUR RETIREMENT



The Road Less Taxed

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Becky Ruby Swansburg

Neil Wilding

With Foreword by

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Stonewood Financial
LOUISVILLE, KENTUCKY

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Foreword

I'm confident this book is going to change the way you think - and change the way you approach your future in retirement.

Over the past few years, it's become increasingly clear that changes in Washington can have a big impact on us and the income we depend on in retirement.

What is taxed, when it's taxed, how it's taxed, and who it's taxed for are all changing as new leadership and priorities come to power.

However, as I meet with savers like you, I often find their retirement approaches are not optimized to withstand these changes in Washington. And this means many savers may have less control over their retirement assets than they think.

That's why I believe the topics covered in this book are so important. Once you've read it, you'll be better prepared to evaluate your current retirement approach - and make adjustments where necessary. I'm excited for you to learn:

- Why taxes may be the biggest, least understood retirement risk you face - and how to evaluate your exposure.
- Where taxes could be heading long-term - and how to leverage today's lower rates to prepare
- How to determine the amount of risk you're willing to take when it comes to your retirement income - and how to align your approach with your comfort level.

I'll make a bold prediction: In reading this book, you'll be able to identify new areas that require a long-term strategy in retirement. And that knowledge will help you better prepare for the risks and opportunities retirement may bring.

So, dive right in and prepare to change your thinking, your actions, and, most of all, the decisions you make about your future. Here's to giving you more control over your income in retirement.

Name(s)

Title

Company Name