

## “The Tax Side of Retirement Planning”

By

Gregory C. Freeman, JD, ChFC, CLU, RICP, CLTC  
President, Strategic Stewardship

### Synopsis:

Few people understand that the most costly expense for retirees who are living on more than \$100,000 per year is not always medical costs (unless there is a catastrophic event). More often, it can be taxes. This is usually driven by the success savers have enjoyed through their 401(k) and other qualified plans, where they have had the benefit of tax deductible contributions and tax sheltered growth. However, when it comes time to convert assets to income, the government is waiting for its share.

This workshop will share some of ways clients can minimize tax erosion. We will focus on one of the strategies that clients know the least about. And this approach can even deliver creditor protection, estate tax protection, and limited stock market risk.

### Biographical Information:

Greg has well over 30 years of experience in helping affluent business owners and individuals define and achieve their estate and financial objectives. He holds a Juris Doctor degree from American University in Washington, D.C. and a Bachelor of Science degree from Bucknell University in Pennsylvania. He has worked as an attorney-advisor for the United States Securities and Exchange Commission helping to ensure fair treatment of consumers in their pursuit of investment products and strategies. He is currently a Registered Representative and Investment Advisor Representative with NFP Securities, Inc.

Greg was a contributing writer in the recently released book, “Life Insurance: How To Use It To Your Client's Advantage”, published by the AICPA. He is a non-practicing attorney and holds the professional designations of Chartered Life Underwriter, Chartered Financial Consultant, and Retirement Income Certified Professional.

Greg lives in Woodstock with his wife of 36 years, Mary, and has three adult children and two grandchildren.