



## **Planning From The Highest NET Perspective**

Planning from the Highest NET Perspective allows our clients to integrate distribution, inflation and tax strategies to help reduce the dangers running out of money in retirement and manage the risk of an unknown future tax rates.

**This strategic and tactical approach takes into account tax consequences of retirement accounts and seeks to use income tax-free and estate tax free investment strategies wherever and whenever appropriate.**

### ***Want A Second Opinion?***



Kelly Monroe is a member of Ed Slott's Master Elite IRA Advisor Group and specializes in Individual Retirement Arrangements (IRA) issues. Kelly personally studies the complex area of effectively managing the distribution of assets from IRAs with Ed Slott, a nationally known CPA.

She is prepared knowledge, tools and programs that take clients through a diagnostic checklist to help ensure that their IRAs are set up correctly.



**Call 650-378-1222**

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