

Investment Tax Optimization Consultation

Date: [Insert Date]

To: [Retiree's Name]

Address: [Retiree's Address]

Dear [Retiree's Name],

I hope this letter finds you well. As you transition into retirement, it is crucial to optimize your investment strategy for tax efficiency. Our goal is to help you maximize your after-tax income while maintaining a secure financial future.

Key Strategies to Consider:

- **Tax-Advantaged Accounts:** Review contributions to accounts like IRAs and Roth IRAs.
- **Asset Location:** Strategically place investments in taxable vs. tax-advantaged accounts.
- **Tax Loss Harvesting:** Offset gains by selling underperforming assets.
- **Qualified Dividends and Long-Term Capital Gains:** Leverage lower tax rates for these types of income.

We recommend scheduling a consultation to discuss these strategies in detail and tailor them to your specific situation. Please reach out to our office at [Insert Phone Number] or [Insert Email Address] to arrange a convenient time.

Thank you for considering our services. We look forward to assisting you in optimizing your investment portfolio for tax efficiency.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Company Address]

[Company Phone]

[Company Email]