



ED SLOTT'S IRA ADVISOR

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TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

The 3.8% Investment Tax is Here to Stay

Prescribing Relief from the Coming Health Care Taxes

Summer time is often a slow time for advisor-client meetings. Clients have other things in mind, from watching the pennant races to sprawling on a beach.

This summer may be different, though, due to the Supreme Court's recent decision to uphold the 2010 Health Care Acts. Clients undoubtedly have heard the news so they may be wondering how they'll be affected.

Even though the Health Care Acts have been around for nearly two years,

many clients believed the laws would be repealed by Congress after the mid-term elections or ultimately shot down by the Supreme Court. It's now clear that neither of those scenarios will come to pass.

Therefore, this is an excellent time to get in touch with clients, especially those with high incomes. They'll likely face the greatest impact from this decision so they may be eager to meet with you to discuss future plans and strategies to minimize future taxes.

If you haven't done so already, now is the time to explain to clients how the

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A Comparison of the Top Federal Tax Rates for Different Types of Income

Income Type	2012	2013	% Increase
Taxable IRA distributions and Roth conversions (Ordinary Income)	35.0%	39.6%	13%
Short-term Capital Gains	35.0%	43.4% *	24%
Long-term Capital Gains	15.0%	23.8% *	59%
Interest Income	35.0%	43.4% *	24%
Qualified Dividend Income	15.0%	43.4% *	189%
Qualified Roth IRA Distributions	0%	0%	0%

* In 2013 the top federal tax rate includes income taxes and the 3.8% surtax on investment income

DON'T GAMBLE! GAIN A COMPETITIVE EDGE

INSTANT IRA SUCCESS

THE COSMOPOLITAN September 29-30, 2012 FAST APPROACHING!