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## Tax Law Fallout Yields These Five Fiduciary Facts for Retirement Savings

*Fiduciary News*

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Joshua Sutin is quoted in *Fiduciary News* in an article entitled "Tax Law Fallout Yields These Five Fiduciary Facts for Retirement Savings."

Since income tax rates are at the lowest point in our lifetimes, it would be a good idea to pay tax now and let the retirement grow and be distributed tax free in a Roth IRA, says Joshua Sutin, head of Employee Benefits/ERISA practice at Chamberlain Hrdlicka in San Antonio, Texas. If rates go up, you can go back to pre-tax deferrals. Either way, qualified plans are critical to protect assets, save for future expenses, and are still very tax efficient for income tax purposes notwithstanding low rates. If you qualify for the new IRC 199A deduction on Qualified Business Income, lowering your taxable income could qualify some professions to not be phased out of the deduction.

Here is a link to the article -

<http://fiduciarynews.com/2019/04/tax-law-fallout-yields-these-five-fiduciary-facts-for-retirement-sa>