

Retirement Planning Advisor Josh Bradley: Eight Ways To Pay Fewer Taxes

COLUMBIA, SOUTH CAROLINA, UNITED STATES, July 9, 2025 /EINPresswire.com/ -- A new book reveals eight ways to plan a tax-zero strategy for retirement.

In his book, [Mission: Tax Zero, The Guide To Greatly Reduce Taxes In Retirement](#) (Indie Books International. 2025), Josh Bradley explains the eight zero-tax strategies that are the foundation of his life's work.

"This book is a careful look at how, in retirement, you've already given plenty to Uncle Sam and how to keep your tax burden in retirement as close to zero as possible," emphasizes Bradley.

Bradley has summarized the eight great zero-tax strategies as follows:

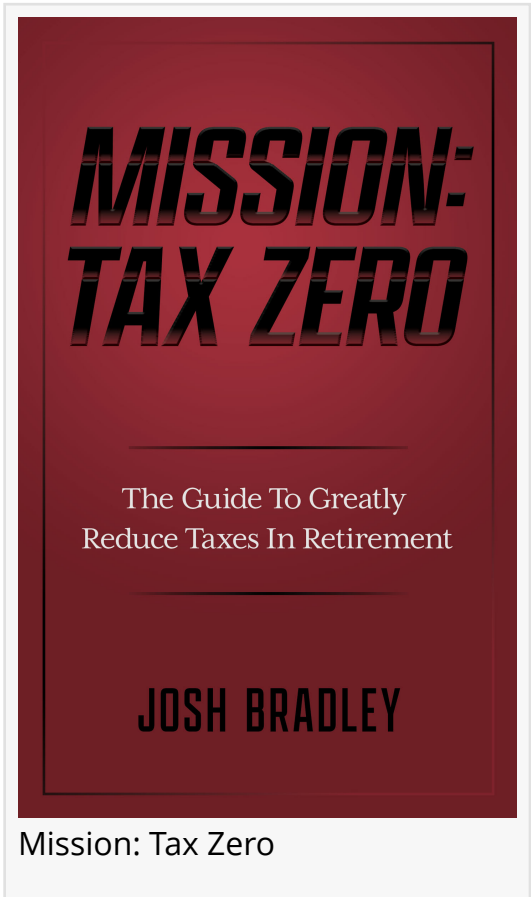
Shift Your Tax Allocation: Focus not on what assets you own but on where you own them. Put them in places that will limit your tax liability.

Harvest Your Tax Losses: Tax harvesting helps you approach tax zero by selling investments that have lost money and claiming the loss on your tax return.

Take Advantage Of Permanent Life Insurance: Build the cash value of your policy to leverage as a loan to yourself. This is a "secondary" strategy to use after limiting your tax liability in other ways.

Control Taxes With Annuities: The keyword here is "control." Annuities give you more control over when they become taxable.

Give Wisely To Charity: There is no single way to give to charity. Even without the ability to deduct contributions on your tax return, there are ways to give and still get tax advantages.



Save With A Healthcare Spending Account: This is the holy grail of tax-zero strategies. There are many ways to eliminate the tax burden on healthcare-related expenses.

Convert To A Roth IRA: While tax deductions are not available on Roth IRA contributions, the money in a Roth grows tax-free and can be withdrawn tax-free when you follow the withdrawal rules.

Utilize Tax-Free (Sort Of) Bonds: Municipal bonds can be tax-free at both the state and federal levels. However, there are challenges to be aware of with this strategy.

"A lot of these strategies transcend tax code changes, and some will need to be modified to include changes in tax law," notes Bradley. "I am now hypersensitive to the impact such changes can have as people enter retirement, so my team and I are vigilant and always looking for new strategies."

"While we often look forward to the day we can walk away from the workforce," states Bradley, "It's crucial to recognize that the choices we make today will impact our financial future tomorrow, including how much we will owe in taxes once we've stopped earning a regular paycheck."

A recent study quoted in the book estimates that approximately half of Americans aged 65 or older have an annual income of less than \$24,224. This same study found that typical household spending is closer to \$45,000 per year, so every thousand dollars paid in taxes has a significant impact.

"I envisioned myself not just as someone who prepared tax returns, but as a trusted advisor who could help clients navigate the complexities of their finances and avoid costly mistakes," says Bradley, owner of Capital City Financial Advisors and investment advisor representative.

Bradley says his real job is to help his clients understand their financial landscape, how their decisions today could impact their future, how to avoid common pitfalls, and how to take advantage of opportunities they might not have known existed.

"If you are just retiring, nearing the age when required minimum distributions (RMDs) kick in, this is good information for you to have," says Bradley. "It's kind of the sweet spot. But if you are over seventy-two, you can benefit from following many of these strategies. And if you're 50, it is not too early to be working on these strategies. Contribute to your Roth and max it out. Set money aside into an HSA account."

Bradley has passed the Series 66 security exam and holds insurance licenses in South Carolina, North Carolina, Georgia, Florida, Ohio, Tennessee, and Massachusetts. He attended the University of South Carolina before joining the South Carolina Air National Guard. He and his wife, Ashlie, who also served in the Air Guard, have three daughters and a son. In his free time,

Josh enjoys spending time with his family, traveling, and cheering on USC's sports teams.

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Henry DeVries
Indie Books International
+1 619-540-3031
[email us here](#)

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