

Retirement Tax Consultants Announces Roth Conversion Strategy That Cuts Taxes by 35% or More

The Most Effective Way to Save on Roth Conversion Taxes Your CPA or Financial Adviser Doesn't Know About

MCKINNEY, TX, UNITED STATES, October 22, 2025 /EINPresswire.com/ -- [Retirement Tax Consultants](#), a national leader in retirement tax and income planning, today announced a little-known strategy enabling retirees to reduce taxes on Roth IRA conversions by at least 35% in the 2025 tax year.



The strategy hinges on applying IRS-accepted valuation discounts to LLC interests held within Self-Directed IRAs. By obtaining a qualified appraisal of an IRA-owned LLC and applying discounts for lack of control and lack of marketability, the firm helps clients lower the fair market value (FMV) of assets at the time of conversion — significantly reducing the taxable amount and unlocking substantial tax savings.

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We are the bridge between your Accountant and Financial Advisor: We do what they don't by specializing in strategies to minimize retirement taxes”

*David Hyden,
Founder/President*

"This is the ONE CASE where the government actually lets us choose how we want to pay our retirement taxes," said David Hyden, President and Founder of Retirement Tax Consultants. "We can either pay according to the Default

Plan, which is the sum of the lifetime taxes we and our families will pay at rates we cannot know, or we can use the Alternative Plan, a Roth conversion, and pay the taxes upfront and avoid/reduce the 8 Retirement Taxes."

Hyden continues, "Roth conversions are among the most powerful tools in retirement tax planning. But the upfront tax bill scares many away. When done properly, LLC valuation discounts can unlock massive tax savings—often in the hundreds of thousands of dollars. This is a strategy that is not well-known but has been around over 20 years."

Why Convert Now?

Retirement Tax Consultants highlight the Seven Financial Risks of Traditional IRAs:

1. Rising future tax rates
2. Required Minimum Distributions (RMDs) beginning at age 73/75
3. Taxation of Social Security benefits
4. Medicare income-related surcharges (IRMAA)
5. Fees charged on the IRS-portion of the account
6. The Widow's Penalty
7. Tax burdens on heirs due to the 10-year payout rule on inherited IRAs

Strategy Highlights:

35%+ reduction in taxable value through IRS-compliant LLC valuation discounts

Audit-ready documentation, including certified valuations and third-party diligence

2025 window of opportunity before year end

Hyden explains, "We understand that our clients have a significant tax problem and are anxious to solve it. For those unfamiliar with this Strategy, we have a complete Diligence Process in place to explain how it works, when and how it originated, why it's legal, etc. We have IRS documents, legal case law references, and many other documents designed to get our clients comfortable with it quickly."

About Retirement Tax Consultants

Retirement Tax Consultants bridges the gap between accountants and financial advisors — providing advanced tax-strategy expertise that mainstream professionals often don't offer. The firm specializes exclusively in retirement-tax engineering and efficient income planning for pre-



David Hyden, President/Founder

and post-retirement clients.

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