

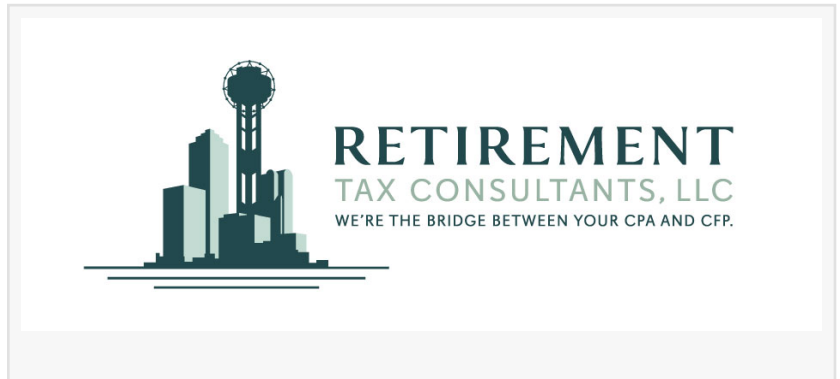
Retirement Tax Consultants Announces IRS-Accepted Strategy to Reduce Roth Conversion Taxes by 35%+

And Announces the Addition of Attorney Kent Savage to the Team

MCKINNEY, TX, UNITED STATES,
December 4, 2025 /EINPresswire.com/

-- [Retirement Tax Consultants, LLC](#), a national leader in retirement tax and income planning, today announced a powerful, little-known tax-reduction strategy that enables retirees to reduce

taxes on Roth IRA conversions by at least 35%. The firm also announced the addition of Attorney Kent Savage, who brings enhanced legal protection and support to clients utilizing the strategy.



“

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

*David Hyden, CFF®, NSSA®,
IRMAACP®*

The Roth-conversion strategy is based on applying IRS-recognized valuation discounts to LLC interests held within Self-Directed IRAs (SDIRAs). By obtaining a certified appraisal and applying discounts for lack of control (DLOC) and lack of marketability (DLOM), clients can legitimately reduce the fair market value (FMV) of assets converted to a Roth IRA — lowering taxable income and unlocking significant long-term tax savings.

“This is one of the rare times the government essentially allows retirees to choose how they want to pay their retirement taxes,” said David Hyden, President and Founder of Retirement Tax Consultants. “The Government Default Plan is equal to the sum of what you and your family will pay in lifetime taxes at future unknown rates. The Alternative Plan — a Roth conversion — allows clients to pay taxes upfront at today's low tax rates and eliminate or reduce the eight retirement taxes. If the client qualifies for the Strategy we can then reduce their taxes on the Roth conversion by a minimum of 35%.”

Hyden continued, “Although this strategy has been IRS-accepted for more than 20 years, it is still unfamiliar to most retirees and advisors. When executed correctly, valuation discounts can

reduce Roth-conversion taxes by hundreds of thousands of dollars. We felt that by bringing an attorney onboard who is already familiar with the strategy it would greatly reduce client's apprehension about utilizing the strategy."

Introducing Attorney Kent Savage – Expanded Legal Protection for Clients

Retirement Tax Consultants is proud to announce the addition of Attorney Kent Savage to its fulfillment team. Mr. Savage strengthens the legal framework surrounding the IRA-LLC valuation discount strategy and provides the following client services:

Valuation Guarantee (6 Years)



David Hyden, President/Founder

Attorney Savage will defend any IRS challenge to the 35% LLC valuation discount for six years, using current opinion letters, legal precedents, and relevant case law — all on behalf of the client.

Opinion Letter Access - Clients will receive secure, read-only access to the formal opinion letter drafted for IRA Valuations, LLC — providing transparency and confidence in the valuation methodology.

Complimentary Legal Consultation - Every Roth conversion package includes a 20-minute consultation with Attorney Savage at no additional cost.

Tax Professional Support - Mr. Savage will provide a secure link that clients may share with their CPA or tax preparer. This ensures proper reporting of the discounted LLC value on the Form 1040 and alignment with the 1099-R issued by the custodian — reducing errors, delays, and audit exposure.

Hyden continued, "The IRA-LLC Strategy is in itself very low risk, as to date, no case has been overturned by the IRS for discounting Roth conversions supported by a qualified appraisal."

Why Convert Now?

Traditional IRAs expose retirees to Seven Major Financial Risks:

1. Rising future tax rates
2. Required Minimum Distributions (RMDs)
3. Taxation of Social Security benefits
4. Medicare IRMAA surcharges
5. Fees on the IRS-owned portion of IRA balances
6. The Widow's Penalty
7. Heavily taxed inheritance due to the 10-year payout rule

Hyden added, "One of the advantages of converting in the First Quarter of 2026 is, if the client satisfies the IRS Safe Harbor Rule, it generally allows the post-conversion account to grow and compound for up to 15 months before taxes are due the following April 2027."

Strategy Highlights

35%+ reduction in taxable value with IRS-compliant valuation discounts
Audit-ready documentation, including third-party valuation and legal substantiation
2026 conversion window
Attorney-backed valuation guarantee and client consultation

About Retirement Tax Consultants

Retirement Tax Consultants bridges the gap between financial advisors and CPAs by providing specialized retirement-tax engineering, Roth conversion analysis, and income-efficiency planning. The firm focuses exclusively on retirement income and tax strategies — delivering solutions that traditional professionals often overlook.

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