

Retirement Tax Consultants Launches New Strategies to Reduce Roth Conversion Taxes

Four Different Strategies Now Available to REDUCE, RECOVER and OFFSET Roth Conversion Taxes

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EINPresswire.com/ -- [Retirement Tax Consultants](#), LLC, a national leader in retirement tax and income planning, today announced the expansion of its Roth conversion tax-minimization platform. In addition to its well-established IRA-LLC valuation discount strategy — which can reduce Roth conversion taxes by a minimum of 35% — the firm now offers three additional strategies: one strategy designed to recover a portion of the conversion tax, and two additional distinct planning approaches to offset taxes.



David Hyden, President/Founder

Together, the expanded framework allows qualifying retirees to significantly reduce the upfront tax cost of Roth conversions while preserving long-term tax-free growth.

The cornerstone of the strategy remains the IRA-LLC valuation discount approach, which applies IRS-recognized discounts to limited liability company (LLC) interests held inside a self-directed IRA (SDIRA). By obtaining a certified third-party appraisal and applying discounts such as lack of control (DLOC) and lack of marketability (DLOM), clients may legitimately reduce the fair market value (FMV) of assets converted to a Roth IRA — lowering taxable income by a minimum of 35% and enhancing after-tax outcomes.

“This is one of the rare instances where the tax code gives retirees meaningful control over how and when they pay retirement taxes,” said David Hyden, President and Founder of Retirement Tax Consultants. “The Government Default Plan is paying lifetime taxes at unknown future rates.

A Roth conversion allows clients to lock in today's historically low rates and eliminate or reduce the eight different retirement taxes. If a client qualifies, we can reduce the tax impact of that conversion by at least 35% — and now, using these additional strategies, we can often reduce taxes by 50% or more."



David Hyden, President/Founder

EXPANDED STRATEGIES: REDUCING, RECOVERING, AND OFFSETTING ROTH CONVERSION TAXES

In addition to the IRA-LLC valuation discount strategy, Retirement Tax Consultants now offers:



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

David Hyden, CFF®, NSSA®, IRMAACP®

* A Bonus Strategy — Designed to help qualifying clients recover a portion of the Roth conversion tax.

* Two Distinct Tax-Offset Strategies — Structured to offset conversion taxes using IRS-compliant approaches, including the use of bonus depreciation, coordinated with the client's overall retirement tax and income plan.

"These additional strategies allow us to engineer Roth conversions more precisely," Hyden added. "Rather than focusing solely on reducing the taxable value, we can now layer strategies that recover and offset taxes — creating a

more efficient, customized solution for each client."

STRENGTHENED LEGAL SUPPORT WITH THE ADDITION OF ATTORNEY KENT SAVAGE

Retirement Tax Consultants also recently announced the addition of ****Attorney Kent Savage**** to its fulfillment team, further strengthening the legal framework supporting the IRA-LLC valuation discount strategy and related Roth conversion planning.

Attorney Savage provides:

* Six-Year Valuation Defense — Defense of the 35% valuation discount in the event of an IRS challenge, supported by current opinion letters, legal precedent, and applicable case law.

* Legal Opinion Letter Access — Secure, read-only access to the formal opinion letter supporting IRA-LLC valuations.

* Complimentary Legal Consultation — A 20-minute consultation included with each Roth conversion engagement.

“While the IRA-LLC strategy itself is very low risk, bringing in an attorney already familiar with the strategy significantly reduces client apprehension,” Hyden said. “The IRA-LLC Strategy has been used for 20 years; to date, no properly supported Roth conversion valuation discount has been challenged by the IRS.”

ROTH CONVERSION ANALYSIS

For those who are unsure whether to convert to a Roth IRA, Retirement Tax Consultants offers a Roth Conversion Analysis comparing the Cost of Roth Conversion with the Lifetime Cost of Not Converting. Hyden explained, “Many people sense they probably should convert to Roth but aren’t sure. Through research, they are beginning to understand that if they don’t convert, they may face a host of taxes and costs over their lifetime — and their family’s lifetime.”

Hyden continued, “For most, the Current Plan — the path they are currently on, or the Government Default Plan — is to pay taxes over their lifetime through RMDs, possible Medicare surcharges, and other retirement taxes. The alternative is a Roth conversion, paying taxes upfront at today’s known rates and minimizing or eliminating the eight retirement taxes. The only way to know for sure which path is most tax efficient is to calculate the Cost of Roth Conversion versus the Cost of Not Converting. A Roth Conversion Analysis clearly reveals which path results in the lowest lifetime tax burden.”

WHY TIMING MATTERS

Traditional IRAs expose retirees to multiple long-term risks, including:

1. Rising future tax rates
2. Required minimum distributions (RMDs)
3. Taxation of Social Security benefits
4. Medicare IRMAA surcharges
5. Ongoing fees on the IRS-owned portion of IRA balances
6. The Widow’s Penalty
7. Heavily taxed inheritances under the 10-year payout rule

“One advantage of converting in the first quarter of 2026,” Hyden noted, “is that clients who satisfy IRS Safe-Harbor requirements may allow their post-conversion assets to grow and compound for up to 15 months before taxes are due in April 2027.”

STRATEGY HIGHLIGHTS

- * Minimum 35% reduction in taxable conversion value using IRS-recognized valuation discounts
- * Additional strategies to further recover and offset Roth conversion taxes
- * Audit-ready documentation with third-party appraisal and legal substantiation
- * Attorney-backed valuation defense and client consultation

* Coordinated execution with CPAs and financial advisors

About Retirement Tax Consultants

Retirement Tax Consultants specializes exclusively in Retirement Tax Engineering, Roth Conversion Analysis, and Retirement Income-Efficiency Planning. The firm bridges the gap between financial advisors and accountants by delivering advanced strategies often overlooked in traditional retirement planning — helping retirees reduce lifetime taxes and preserve wealth across generations.

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