

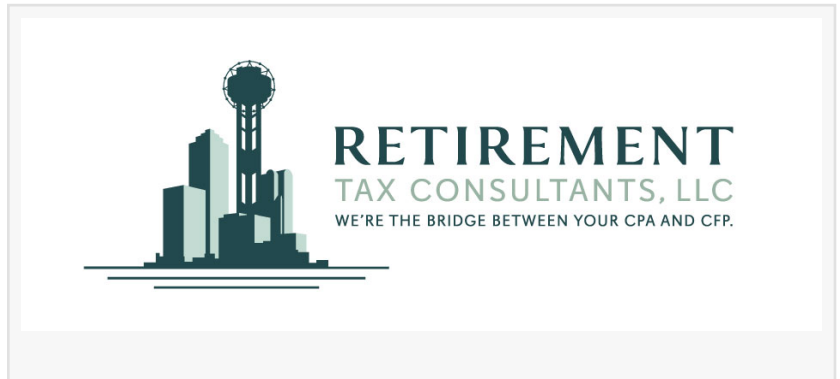
Most Retirees Have Never Calculated the Largest Tax Bill of Their Lives, New Analysis Reveals

New Retirement Tax Planning Methodology Identifies Hidden Tax Liability Growing Inside Traditional IRAs and 401(k)s

MCKINNEY, TX, UNITED STATES, June 3, 2026 /EINPresswire.com/ -- [Retirement Tax Consultants](#) today announced the

launch of its Embedded IRA Tax Liability Analysis, a comprehensive

retirement tax planning process designed to quantify one of the most overlooked financial risks facing retirees: the future tax liability growing inside tax-deferred retirement accounts.



“

We are the bridge between your Accountant and your Financial Advisor”

*David Hyden,
Founder/President*

Most retirees know the value of their IRA.

Very few know how much of that IRA already belongs to the IRS.

According to Retirement Tax Consultants, every traditional IRA, 401(k), 403(b), and other tax-deferred retirement account contains an embedded tax liability that will

eventually be paid through Required Minimum Distributions (RMDs), Roth conversions, or by beneficiaries after death.

"The biggest retirement expense most people will ever face is often the one they've never measured," said David Hyden, Founder of Retirement Tax Consultants. "People track investment performance, but very few have ever calculated the total lifetime taxes, Medicare surcharges, and Social Security taxation that could be triggered by their retirement accounts."

THE HIDDEN COST OF DOING NOTHING

Many retirees believe tax planning means minimizing taxes each year.

However, annual tax preparation typically does not calculate:

- Lifetime federal income taxes
- Future Medicare IRMAA surcharges
- Social Security benefit taxation
- Survivor tax consequences after the death of a spouse
- Beneficiary tax exposure under inherited IRA rules
- Total lifetime tax liability with and without [Roth conversion strategies](#)

As retirement accounts continue growing, future Required Minimum Distributions can create a cascading effect across multiple government systems simultaneously.

Larger RMDs can increase taxable income, push retirees into higher tax brackets, trigger Medicare IRMAA surcharges, increase the taxable portion of Social Security benefits, and leave beneficiaries with substantial inherited tax obligations.

"The problem is not simply taxes," said Hyden. "The problem is the interaction between taxes, Medicare, Social Security, and estate planning. Most retirees have never seen those systems modeled together."

CASE STUDY REVEALS \$1.58 MILLION POTENTIAL BENEFIT

A recent client analysis conducted by Retirement Tax Consultants demonstrates the magnitude of the issue.

The clients, ages 64 and 63, entered retirement with approximately \$1.3 million in traditional IRA assets.

Under a no-planning scenario, projected lifetime taxes through age 90 exceeded \$1.14 million.

After implementing a comprehensive retirement tax strategy, projected lifetime taxes were reduced to approximately \$632,000.

The analysis further projected:



David Hyden, President/Founder

- More than \$515,000 reduction in lifetime tax liability
- Nearly \$191,000 reduction in projected Medicare and IRMAA costs
- More than \$282,000 reduction in Social Security taxation
- Total projected lifetime economic benefit exceeding \$1.58 million

The projected return on planning exceeded 650 percent relative to planning costs.

Individual results vary based on age, income, account balances, life expectancy, and future tax law.

THE QUESTION EVERY RETIREE SHOULD ASK

Retirement Tax Consultants believes one question quickly reveals whether meaningful retirement tax planning has been performed:

"Has anyone calculated my lifetime tax liability with Roth conversions versus without Roth conversions?"

According to the firm, most retirees have never received that analysis.

Without it, major retirement decisions are often made using current-year tax brackets rather than projected lifetime outcomes.

A NEW APPROACH TO RETIREMENT TAX PLANNING

The Embedded IRA Tax Liability Analysis evaluates:

- Current and projected retirement account balances
- Required Minimum Distribution projections
- Roth conversion opportunities
- Medicare IRMAA exposure
- Social Security taxation
- Widow's Penalty risk
- Beneficiary tax consequences
- Lifetime tax liability under multiple scenarios

The objective is not simply to reduce taxes this year, but to identify the strategy most likely to minimize total lifetime taxation.

COMPLIMENTARY RETIREMENT TAX DISCOVERY CONSULTATION

Retirement Tax Consultants is currently offering a complimentary Retirement Tax Discovery Consultation for qualified retirees and pre-retirees.

During the consultation, individuals can learn:

- Whether a hidden tax liability exists inside their retirement accounts
- Their potential exposure to future RMD-driven tax increases
- Whether Roth conversion modeling may be beneficial
- Key planning opportunities often missed by traditional tax preparation

ABOUT RETIREMENT TAX CONSULTANTS

Retirement Tax Consultants specializes in advanced retirement tax planning, Roth conversion analysis, IRA tax liability modeling, and retirement income tax optimization. The firm works alongside CPAs, attorneys, and financial advisors to help retirees reduce lifetime tax exposure and preserve more wealth for themselves, surviving spouses, and future generations.

MEDIA CONTACT

David Hyden
Retirement Tax Consultants
5900 Lake Forest Drive, Suite 300
McKinney, Texas 75070
469-342-8889

Schedule a Complimentary Retirement Tax Discovery Consultation.

David B Hyden
Retirement Tax Consultants, LLC
+1 469-342-8889

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Facebook](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/916904365>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.