

SWAT Advisors Outlines Retirement Tax Planning Issues for Affluent Retirees

SWAT Advisors outlines the retirement tax planning issues affluent retirees face, from RMDs and Medicare premiums to estate and legacy planning.

CALIFORNIA , CA, UNITED STATES, August 24, 2026 /EINPresswire.com/ -- Amit Chandel Explains Why Retirement Introduces a New Set of Tax Considerations for High-Net-Worth Individuals



Affluent retirees often have several account types, each taxed differently. The order you draw from them can change your total tax bill significantly. ""

— Amit Chandel, Founder and Chief Tax Strategist, SWAT Advisors

CALIFORNIA – [SWAT Advisors](#), a California-based tax planning and advisory firm founded by Amit Chandel, CPA and LLM (Tax), is outlining the key tax planning issues affluent retirees face once they move from earning a salary to drawing income from a mix of retirement accounts, investments, and other assets. Chandel says the transition into retirement often creates more tax complexity, not less, particularly for individuals with significant assets spread across multiple account types, which is why many retirees

benefit from working with an [expert tax advisor](#) before making major withdrawal decisions.

Why Retirement Changes the Tax Planning Conversation

During working years, tax planning tends to center around income from a job or business, with relatively predictable withholding and estimated payments. Retirement shifts that picture considerably. Income may now come from required minimum distributions, taxable brokerage accounts, Social Security, pensions, rental property, and after-tax savings, each of which is taxed differently and interacts with the others in ways that are not always intuitive.

"People spend decades saving for retirement, but far less time thinking about how that money will actually be taxed once they start using it," said Amit Chandel, Founder and Chief Tax Strategist at SWAT Advisors. "Affluent retirees in particular often have several different account types, each with different tax treatment, and the order in which you draw from those accounts can make a meaningful difference in your total tax liability over a 20- or 30-year retirement. This isn't something you want to figure out after the fact."

Required Minimum Distributions and Timing

Required minimum distributions from traditional retirement accounts represent one of the most significant and least flexible tax events retirees face. Once RMDs begin, they are generally mandatory, and failing to take the correct amount can trigger substantial penalties. For affluent retirees with large account balances, RMDs can push total taxable income into higher brackets than anticipated, sometimes affecting Medicare premiums and the taxation of Social Security benefits.

Planning around RMDs often needs to start well before they are required, since strategies such as partial Roth conversions in earlier, lower-income years can meaningfully reduce future mandatory distributions.

Account Withdrawal Sequencing

The order in which retirees draw from taxable, tax-deferred, and tax-free accounts directly affects lifetime tax liability. Withdrawing from the wrong account at the wrong time can unnecessarily accelerate tax liability or push a retiree into a higher bracket in a year when different sequencing could have avoided it.

"There's no single right order for every retiree," Chandel noted. "It depends on the retiree's total asset mix, their expected income needs, and their goals for what happens to those assets eventually. [Tax planning advisors](#) who specialize in retirement income are looking at the whole picture, not just this year's tax return."

Social Security and Medicare Interactions

Many retirees are surprised to learn how closely their overall taxable income affects both the taxation of their Social Security benefits and their Medicare Part B and Part D premiums through income-related monthly adjustment amounts. A large RMD, a Roth conversion, or a significant capital gain in a single year can inadvertently increase Medicare premiums for that year, sometimes substantially, an outcome that is often avoidable with earlier planning.

Estate and Legacy Considerations

For affluent retirees, tax planning often extends beyond their own lifetime to consider how assets will pass to heirs. The tax treatment of inherited retirement accounts changed significantly in recent years, with most non-spouse beneficiaries now required to withdraw inherited account balances within a set number of years, which can create a substantial tax burden for heirs if not planned for in advance.

"A lot of retirees are focused on their own tax situation and haven't thought through what their retirement accounts will mean for their kids from a tax perspective," Chandel explained. "The rules around inherited accounts have changed, and without planning, a large traditional IRA can leave heirs with a much bigger tax bill than expected."

Charitable Giving as a Planning Tool

For retirees who are charitably inclined, strategies such as qualified charitable distributions from IRAs can satisfy RMD requirements while reducing taxable income, offering a planning opportunity that is often underutilized simply because retirees are not aware it exists or how it interacts with their broader tax picture.

Why Professional Guidance Matters in Retirement

Retirement tax planning requires coordinating decisions across multiple account types, multiple tax years, and often multiple generations, all while accounting for rules that continue to change. Working with experienced tax planning advisors allows affluent retirees to build a coordinated strategy rather than making account withdrawal decisions in isolation, year by year, without a longer-term plan.

"The retirees who do best from a tax perspective are the ones who treat retirement as an ongoing planning process, not a one-time transition," Chandel said. "Working with an expert tax advisor who understands how all these pieces interact can meaningfully change how much of your retirement savings actually ends up in your pocket versus going to taxes that could have been reduced with earlier planning."

About SWAT Advisors

SWAT Advisors is a California-based tax planning and advisory subsidiary of Focus CPA Group Inc., founded in 2023 by Amit Chandel, a CPA and LLM in Tax. The firm specializes in proactive tax strategy for business owners, professionals, and high-net-worth individuals, providing comprehensive tax planning services, wealth preservation strategies, retirement planning, exit planning, and business succession planning.

With over 20 years of combined experience in California, SWAT Advisors has helped clients across diverse industries identify tax-saving opportunities and build sustainable wealth. The firm serves clients in Northern and Southern California and works with business owners nationwide.

For more information about SWAT Advisors and how strategic tax planning can transform your financial future, visit our website.

Amit Chandel

Swat Advisors

+1 800-374-7327

info@swatadvisors.com

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