A New Approach to High-Income and the Roth Conversion Tax Bill

The OBBBA Opens New Tax-Planning Opportunities



David Hyden, Founder/Chief Tax Strategist

MCKINNEY, TX, UNITED STATES, September 16, 2026 /EINPresswire.com/ -- High-income professionals facing substantial federal income tax bills may have a new reason to reconsider how they approach year-end tax planning.

Recent changes under the **One Big Beautiful Bill Act (OBBBA)** have expanded opportunities to use accelerated depreciation strategies as part of broader tax-planning strategies for qualifying taxpayers. The changes have created new possibilities for professionals seeking to offset certain types of ordinary income while simultaneously investing in income-producing assets.

According to **Retirement Tax Consultants, LLC**, the opportunity is particularly relevant to physicians, attorneys, airline pilots, executives, business owners and other high-income professionals who may routinely face significant ordinary income from wages, business activities, bonuses or other sources.

> We are the bridge between your Accountant and Financial Adviser”
>
> *David Hyden, Founder/Chief Retirement Tax Strategist*

THE QUESTION MAY NO LONGER BE SIMPLY “HOW MUCH WILL I OWE?"

For years, tax planning for high-income individuals has often focused on reducing taxable income through familiar deductions and retirement contributions.

But a more strategic question may be:

What if a portion of the money otherwise destined for the IRS could instead be directed toward an investment that generates legitimate tax deductions?



The OBBBA's restoration of **100% first-year bonus depreciation for qualifying property** has created opportunities for several turnkey strategies designed around this concept.

These strategies can include professionally structured investments in qualifying assets that may generate significant first-year depreciation deductions. Some are designed to be turnkey and professionally managed, allowing investors to participate without becoming developers, operators or property managers.

One emerging real-estate strategy, for example, is designed to potentially generate approximately **$5 of depreciation for every $1 invested**, subject to the specific structure, taxpayer circumstances and applicable tax limitations.

“The important change is not simply that bonus depreciation is available,” said **David Hyden, Founder and Chief Retirement Tax Strategist of Retirement Tax Consultants**. “The bigger opportunity is that high-income taxpayers can now look at tax planning differently. Instead of simply asking, ‘How can I reduce my tax bill?’ we can ask, ‘Are there legitimate investment opportunities that can potentially redirect some of that tax liability toward an asset that may also produce economic value?’”

A NEW CONSIDERATION FOR ROTH CONVERSION PLANNING

The opportunity may be particularly significant for individuals considering large Roth conversions.

A Roth conversion generally creates ordinary taxable income. For someone converting hundreds of thousands of dollars from a traditional IRA, the resulting tax liability can be substantial.

Traditional Roth conversion planning often focuses on how much can be converted while remaining within a particular tax bracket.

But a broader strategy may involve coordinating the conversion with other legitimate tax deductions available during the same tax year.

“Roth conversion planning should not necessarily be viewed in isolation,” Hyden said. “The

question isn't simply how much you can convert without moving into the next tax bracket. The better question is how the conversion fits into your entire tax picture—and whether there are strategies available to offset some of the resulting ordinary income."

TURNKEY STRATEGIES CHANGE THE CONVERSATION

The emergence of turnkey bonus-depreciation strategies may also address a practical problem faced by many high-income professionals.

They may understand the potential value of depreciation but have no desire to purchase and manage rental properties, develop real estate or operate another business simply to obtain a tax deduction.

New professionally organized strategies can potentially provide access to qualifying investments without requiring the taxpayer to become directly involved in day-to-day operations.

However, these strategies are not simply about "buying a deduction."

The underlying investment must have legitimate economic substance and satisfy applicable tax requirements. Taxpayers must also consider limitations involving material participation, passive activity rules, excess business losses, basis, financing and other provisions of the Internal Revenue Code. Individual circumstances and state tax treatment can significantly affect the outcome.

TAX PLANNING BEFORE THE TAX BILL ARRIVES

Retirement Tax Consultants believes the greatest opportunity often exists **before the income is earned and before the tax liability becomes unavoidable**.

For high-income professionals, that means beginning the conversation well before December 31.

Rather than waiting until tax preparation season to discover how much is owed, taxpayers can evaluate potential strategies earlier in the year and coordinate them with their CPA, financial advisor and other professional advisors.

"Tax planning shouldn't begin when the tax return is being prepared," Hyden said. "By then, most of the important decisions have already been made."

Retirement Tax Consultants specializes in identifying and modeling retirement tax strategies, including strategies involving Roth conversions and other methods designed to reduce lifetime tax exposure.

The firm does not sell investment products or manage client assets and works to coordinate tax-planning strategies with a client's existing professional advisors.

ABOUT RETIREMENT TAX CONSULTANTS

Retirement Tax Consultants, LLC, based in McKinney, Texas, specializes in retirement tax planning for retirees and pre-retirees. The firm serves as a bridge between a client's accountant and financial advisor by focusing specifically on strategies designed to minimize retirement taxes and improve after-tax retirement wealth.

Retirement Tax Consultants does not provide legal or tax advice. The firm educates clients on tax and retirement-income planning concepts and, at the client's request, works with their CPA and/or attorney.

For more information:
Retirement Tax Consultants, LLC
5900 S. Lake Forest Drive, Suite 300
McKinney, TX 75070
469-342-8889
[retirementtaxconsultants.com](https://retirementtaxconsultants.com/?utm_source=chatgpt.com)

Media Contact:
David Hyden
Founder and Chief Retirement Tax Strategist
Retirement Tax Consultants, LLC

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David Hyden
Retirement Tax Consultants, LLC
+1 469-342-8889
email us here
Visit us on social media:
LinkedIn
Facebook

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