

# THE TAX BOMB IN YOUR RETIREMENT



HOW THE ROTH IRA  
CAN HELP YOU AVOID IT

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JOSH SCANDLEN

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REDUCE income tax



ELIMINATE Social Security tax



AVOID huge Medicare premium increases



LEAVE a tax-free legacy

[www.heritagewealthplanning.com](http://www.heritagewealthplanning.com)

**JOSH SCANDLEN** is  
a **CERTIFIED FINANCIAL PLANNER**  
and holds a Master's degree in  
**Personal Financial Planning**



Josh has provided financial advice to clients since 1998. Over those 2 decades he has developed extensive knowledge of **Investment Management, Social Security, Tax, Retirement Planning and wealth transfer strategies.**

He has learned that successful financial planning does not need to be complex. He follows the tried and true rule he learned in the Army, "Keep It Simple."

