DRAKE, SAUNDERS & DIWINSKY Ltd.

A RETIREMENT PLANNING COMPANY

# 10 TOOLS to empower our clients

*When you work with Drake, Saunders & Diwinsky, we provide you with these tools to guide your retirement planning:*

1. **Asset Allocator**
Your age, ability to tolerate risk and several other factors are used to calculate a desirable mix of stocks, bonds and cash.

2. **Investment Returns**
There is more to investing than knowing your annual rate of return. Use this calculator to help you see how inflation, taxes and your time horizon can impact your bottom line.

3. **Taxable vs. Tax-Advantaged Investments**
This calculator is designed to help compare a normal taxable investment, a tax-deferred investment and tax-free investment.

4. **401(k) Spend It or Save It Calculator**
There are several ways to manage your 401(k) when you leave an employer. Making the wrong decision can cost you thousands of dollars both in taxes and lost earnings.

5. **72(t) Calculator**
The IRS Rule 72(t) allows for penalty-free early withdrawals from retirement accounts. Use this calculator to determine your allowable 72(t) distribution and how it can help fund your early retirement.

6. **72(t) Distribution Impact**
This calculator is designed to examine the effects of 72(t) distributions on your retirement plan balance.

7. **Required Minimum Distribution**
Use this calculator to determine your Required Minimum Distribution (RMD) as an account owner of a retirement account. This financial calculator will also look at potential future distribution requirements.

8. **Roth IRA Conversion**
This calculator will show the advantage, if any, of converting your traditional IRA to a Roth IRA.

9. **1040 Tax Calculator**
How much in income taxes will you pay? Use this 1040 tax calculator to help determine your tax bill for next April.

10. **Savings, Taxes and Inflation**
Use this calculator to determine how much your savings will be worth with these important variables in mind.

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