



## **The Hidden Crisis in Retirement Planning: Institute of Untaxable Wealth Responds**

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Minneapolis, MN ? As retirement risks continue to rise across the U.S., a growing number of Americans are waking up to a harsh financial truth: the greatest threat to their retirement may not be what most people think it is (market volatility) ? it?s more likely to be taxes.

While much of the financial industry continues to focus on investment returns and market performance, the Institute of Untaxable Wealth is bringing a long-overdue spotlight to the unseen tax risks silently eroding wealth in retirement. Founded in 2019, the Institute has made it its mission to educate financial professionals ? and by proxy their clients ? on how to reduce, offset, or even eliminate unnecessary taxes in retirement, or when exiting a business or other highly appreciated assets.

With the national debt now exceeding \$34 trillion, looming tax policy shifts, and traditional planning models often falling short, the Institute is sounding the alarm ? and providing a smarter, more strategic path forward.

?Most Americans don?t realize that potentially the biggest retirement risk may not be market volatility ? but instead taxes,? said a spokesperson for the Institute. ?You can do everything ?right,? save diligently,

diversify your investments, and still lose 30-40% or more of your wealth to unnecessary taxation. And it's not because people are making bad choices – it's because most aren't being shown a proactive path for tax mitigation.

As an independent resource center, the Institute of Untaxable Wealth equips financial professionals with tools and training that go far beyond the conventional advice offered by many Wall Street firms or retail financial advisors. Through curated strategies, expert faculty, and a growing roster of aligned partners – including CPAs, advanced tax planners, insurance professionals, and estate planning attorneys – the Institute helps uncover Untaxable Wealth Strategies: frameworks that can legally reduce taxation on income, capital gains, and estates.

Rather than focusing on selling products, the Institute is centered on delivering clarity and confidence – empowering advisors to become educators, strategists, and stewards of their clients' long-term financial freedom.

These strategies are especially critical for:

Pre-retirees looking to convert taxable retirement savings into untaxed income streams

High-income professionals seeking tax efficiency during peak earning years and into retirement

Business owners preparing for the sale or transfer of their company and facing major tax events

Clients heavily invested in qualified plans (401(k), IRA, etc.) and concerned about the tax implications of Required Minimum Distributions (RMDs)

“There's a silent tax trap built into most retirement accounts,” the Institute warns. “We arm financial professionals with timely, strategic, and legally-sound guidance to help their clients escape that trap – before it's too late.”

In a time when financial misinformation runs rampant across social media and the internet, the Institute of Untaxable Wealth stands apart as a trusted source of insight, integrity, and education. Its mission is rooted in a values-based approach: to help financial professionals and the families they serve keep more of what they've earned – so they can do more of what matters.

A growing number of professionals across the U.S. are turning to the Institute's trainings, resources, and community to better position themselves as trusted guides and to offer clients a higher level of value in an increasingly uncertain economic environment.

To learn more about untaxable wealth strategies, and how to access the Institute's educational tools and advisor resources, visit: <https://instituteofuntaxablewealth.com>

Disclaimer: The information contained in this press release is for general informational purposes only and should not be construed as tax, legal, or financial advice. The Institute of Untaxable Wealth does not provide tax, legal, or financial advisory services. Individuals should consult with their own professional advisors before making any decisions based on this information.

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### **Institute of Untaxable Wealth**

*The Institute is an exclusive multidisciplinary membership organization serving sophisticated financial experts through an educational curriculum and process that introduces sound, proven, and novel Untaxable Wealth© building strategies.*

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