

An Avalanche of Taxes Is Quietly Building Inside Your Retirement Accounts

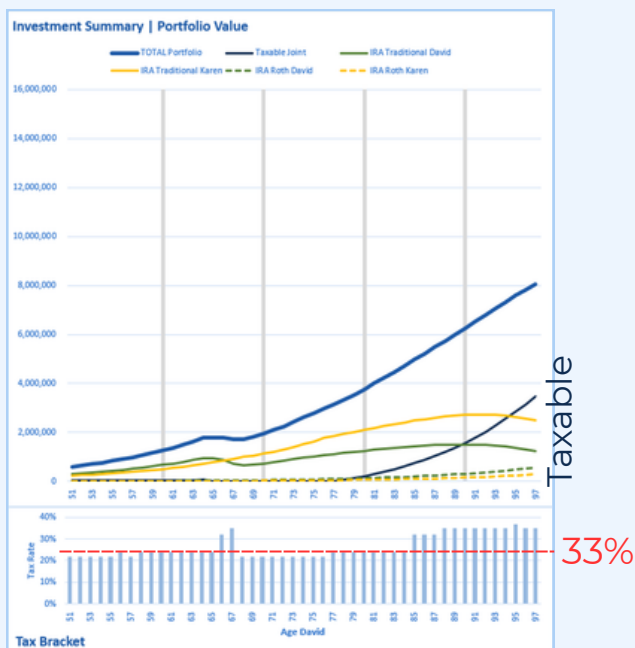
You've built a successful career.

You've accumulated substantial balances in Traditional IRAs, 401(k)s, 403(b)s, profit-sharing plans, and cash balance plans.

But what if the very accounts meant to create freedom are setting up **a lifetime of avoidable taxes?**

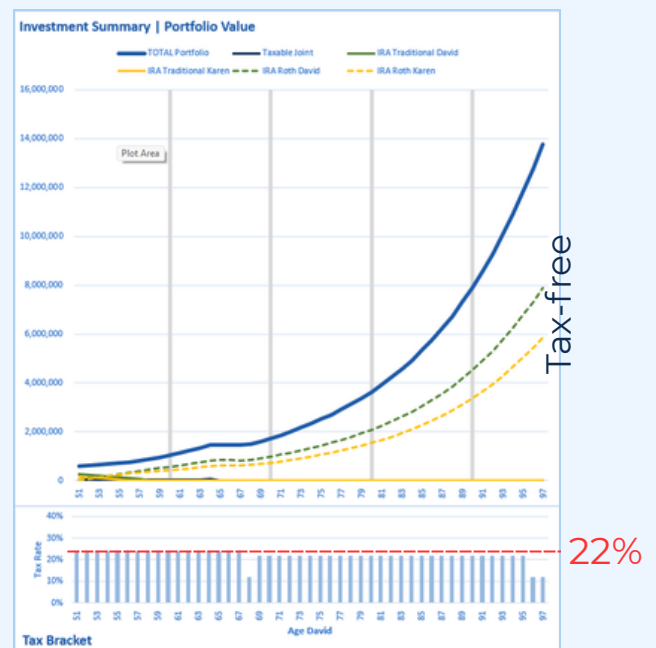
Do Nothing

Assets are mostly **taxable**



After Roth Conversion

Assets are **tax-free**



Success creates hidden risks:

- Higher tax brackets in retirement
- Increased taxable income during Required Minimum Distribution (RMD) years
- Medicare Part B & D premium increases and IRMAA penalties
- Uncertainty regarding how to transition to tax-free (Roth) assets from your current taxable and tax-deferred assets

The result? A concentrated wave of taxable income in your 70s and beyond.

The Variables No One Sees Together

Projecting future income, expenses, portfolio balances, tax brackets, Medicare premiums, IRMAA thresholds, and distribution strategy across multiple decades is inherently complex.

Having a structured forecasting framework that integrates all these variables into one coherent view is rare, but necessary.

Scorecard				
90 Comparison at 90 Do Nothing vs. Roth Conversion				
Description	Do Nothing	After Conversion	\$ Diff	% Diff Notes
Portfolio Summary				
Total Portfolio	6,257,109	7,903,056	1,645,947	26.3%
Tax-free	471,141	7,903,056	7,431,915	1577.4% Tax-free
Tax-deferred	4,219,243	0	(4,219,243)	(100.0%) Tax-deferred (Secure Act rules apply)
Taxable	1,566,725	0	(1,566,725)	(100.0%) Taxable

↳ Conversion significantly increases your tax-free assets.

What is ClearSense?

ClearSense is a **service** designed to help you make smarter tax and retirement decisions while maintaining control of your capital.

ClearSense helps you...

Project **net worth** across both 5-year and long-term horizons

Model **lifetime tax exposure** from traditional retirement accounts

Evaluate **Roth conversion scenarios** long before RMDs begin

Measure the **Medicare** and **IRMAA** impacts related to taxable income

Coordinate **Social Security** timing with tax-efficient distributions

Meet Paul Gundersen



Paul specializes in long-term financial modeling and tax-aware planning.

He created the ClearSense model to provide a structured decision framework that reveals clear tradeoffs and measurable choices.