

## ***The Retiree's Guide to the OBBBA***

### **Overview**

*How the OBBBA Helps Retirees:*

- Locks in lower tax brackets for retirement distributions
- Expands estate tax exemptions (\$15M / \$30M)
- Preserves the 23% pass-through deduction (for rental and business income)
- Provides certainty for Roth conversions, income planning, and charitable giving

### **Year-End Planning Checklist**

*Before December 31:*

- Review income withdrawals with new tax brackets
- Evaluate Roth conversion opportunities
- Update estate documents for new exemption levels
- Coordinate gifting and charitable contributions
- Meet with advisor to update your retirement roadmap

*Plan Confidently. Retire Securely.*

The OBBBA provides clarity and relief—but only with proactive planning. At Campbell & Company, we'll help you align these changes with your **360° Retirement Roadmap™** so you can retire with confidence.