

## DUAL-INCOME PROFESSIONALS

"This couple had built stable, high-paying careers and were proud of their financial progress. But every April, they felt the sting of writing six-figure checks to the IRS, despite following their accountant's advice. They believed that W-2 earners and retirees had few options for savings. After partnering with KDA, we applied advanced planning strategies — including pension structuring, retirement allocations, and state-level planning — that transformed their outcome. Their combined federal and state tax dropped from over \$1.3 million to just \$112,877. That's \$1,046,908 in savings they never thought possible."

**Tax Year:** 2022

**Filing Status:** Married Filing Jointly

**Occupations:** W-2 Professionals with Retirement Income

### Overview

	Before Implementing Tax Strategies	After Implementing Tax Strategies
AGI	\$761,430	\$761,430
Total Taxes Due	\$1,315,977 (Federal + State)	\$112,877 (Federal + State)

# Deductions by Tax Strategy

Tax Strategy	Deduction Amount
Pension Income Reallocation	\$529,964
Strategic State Tax Planning	\$135,179
Retirement Plan Contributions	\$24,000
Advanced Planning & Adjustments	Balance of \$1,046,908 savings achieved
Total Tax Savings = \$1,046,908	



**Program Investment:** \$24,000  
**Return on Investment:** Over 40X in the first year.