

Every Financial Decision Is a Tax Decision

Layson Advisory Group

If you're like many people, your retirement nest egg has probably grown a lot over the years. Unfortunately, you may also soon learn that you're facing a huge and unexpected income tax bill when you start to take the money out. But if you had planned ahead and taken the proper steps, you may have avoided a lot of those taxes.

At Layson Advisory Group in Macon, Georgia, every conversation starts with taxes. That's because "every financial decision is a tax decision," says the firm's founder Tony Layson. It's not about how much money you have; it's how much money you get to keep.

"Many people put all of their money in tax deferred accounts, which means they will probably be taxed at a higher rate on a larger amount when they retire," Tony explains. "But they didn't realize that because they were not given enough options. I can make you more money by saving on taxes than you can by making more money. We call that 'found money,' which goes directly in your pocket."

For example, one of their clients recently sold some property for several million dollars, which could have involved a big tax bill, before they were referred to Layson. "We were able to cut his taxes in half and put several hundred thousand dollars more in his pocket and show him how to invest that savings and put it to work," Tony relates.

Tony has been an Enrolled Agent for over 25 years—a credential representing the highest level of expertise awarded by the IRS. This distinction allows him a broader scope of authority than most tax preparers. While many people have an accountant and a financial advisor, they often don't talk to each other about the tax consequences of their investment and business decisions, which can be costly.

"We bring the two together, all in one place," says Skye Layson, Tony's daughter and the firm's director of operations and Investment Advisor Representative with Gradient Advisors, LLC.

A Rare Combination of Services Under One Roof

Strategic tax advice is just part of the comprehensive suite of financial services that Layson offers, a combination that is rare in the industry. It works with retirees and pre-retirees, accredited investors and business clients to help minimize their tax liabilities and achieve their financial goals. Layson's extensive knowledge of insurance, retirement planning, tax strategy and Social Security maximization enables it to develop life-planning strategies tailored to each client.



Father and daughter duo, Tony Layson and Skye Layson

Each client also receives access to their own Generational Vault, basically a virtual safety deposit box, where clients can upload important documents like financial statements, wills and ownership titles, that permits family members access in the event the client passes untimely. Everything is conveniently in one place.

All of these services explain why a lot of clients refer their friends and family members to Layson.

"I think most people don't want to pay more in taxes than they have to," says Skye. "We build trust by being able to save them at lot of money, and they are often happy to refer us to their friends and extended family."



101 Preston Court | Suite 101 | Macon GA 31210
478.743.0260 | Info@laysonag.com

All written content is for informational purposes only. The information contained in this material has been derived from sources believed to be reliable but is not guaranteed as to accuracy and completeness and does not purport to be a complete analysis of the materials discussed. It is not intended to provide any tax or legal advice or provide the basis for any financial decisions. Insurance products are subject to state insurance laws and regulations. The information contained herein is not an offer to sell or a solicitation or an offer to buy the products or services mentioned, and no offers or sales will be made in jurisdictions in which the offer or sale of these products or services is not qualified or otherwise exempt from regulation. Financial service professionals who sell, solicit, or negotiate insurance must hold proper licensure as an insurance agent.