

THE
POWER
OF
ZERO



How to Get to the 0% Tax Bracket
and Transform Your Retirement

David McKnight

Foreword by Ed Slott, CPA
Multiple New York Times Bestselling Author

The Power of Zero: How to Get to the 0% Tax Bracket and Transform Your Retirement

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There's a massive freight train bearing down on the average American investor, and it's coming in the form of higher taxes. The United States Government has made trillions of dollars in promises for programs like Social Security and Medicare it simply can't afford to keep. The only way to deliver on these promises is to raise taxes. It's simple math. Some experts have even suggested that tax rates have to double just to keep our country solvent. Unfortunately, if you're like most Americans, you've saved the majority of your retirement assets in tax-deferred vehicles like 401(k)s and IRAs. If tax rates go up, how much of your hard-earned money will you really get to keep?

In David McKnight's ground breaking book *The Power of Zero*, he provides you with a step by step roadmap on how to get to the 0% tax bracket, effectively eliminating tax rate risk from your retirement picture. Why is the 0% tax bracket so powerful? Because if tax rates double, two times zero is still zero!

The day of reckoning is fast approaching. Are you ready to do what it takes to experience the power of zero?

The Power of Zero: How to Get to the 0% Tax Bracket and Transform Your Retirement Details

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Author : David McKnight

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From Reader Review The Power of Zero: How to Get to the 0% Tax Bracket and Transform Your Retirement for online ebook

Blake Jones says

Review

Really great and simple book for people to read. It does repeat more than a few times and it would be a bit difficult to read if you don't understand financial jargon. However, it's a great strategy that's easier to implement for the middle class, a bit harder for the affluent family.

Kenny Mcfarland says

Great book for those looking to retire with little to no tax. Easily understood and read in about an hour. Highly recommend this book to those who want to be prepared financially for retirement.

Logan says

It's very helpful for thinking about retirement planning. Though the writing put me off in areas. It's not great writing but also making taxes out to be a horrible spectre didn't speak to me. I appreciate the information just not the delivery.

Rick says

New perspective on how to manage your income in retirement to stay under certain tax thresholds - better than just the same old "tax deferral" strategy.

Joseph Schoolland says

Good read. Straight forward with no gimmicks.

Brett says

Should've read this in college!

Eric says

Easy read about an area most people avoid in their financial plans. I use this type of advice in my practice on a regular basis. Those who follow it will substantially lower their taxes in retirement.

Vadim Erenburg says

Not a huge fan of this book. He omits a lot of information to make his points. He mentions Roth IRAs are great because they are limiting how much you can put away, but leaves out that traditional IRAs have the same limit. It was interesting to learn about LIRP strategies, but then he never goes into too many details. If you're looking to avoid taxes in retirement then this is a great book.

Jake Schulte says

This book delivers a concise and convincing prediction for the future of the tax system in the United States. The ominous prediction of the government's ever increasing need for money to fund current debt and social welfare programs is sufficiently backed by sound logic from a reliable source. After setting the stage for what we should expect it dives into clear and easily digestible assessments of current retirement funding vehicles and strategies, and how they are impacted by taxes. After pointing out the various limitations and flaws of the most popular retirement vehicles, it provides a simple and well reasoned strategy to navigate this sometimes confusing and treacherous landscape. It is a read that is well worth the short amount of time it requires. I would recommend it to everyone, even if they are not a financially minded individual. A short hour or two now is well worth the information and potential exponential impact on retirement savings in the future.

Eric says

This wasn't quite the mind blowing read that Tax Free Wealth was, but it still hit on some really good points about financial planning for retirement that were eye opening.

Aaron S. Howell says

An eye opener

The book was above my level in so many ways but the author brought things down to an understandable level and made a lot of sense.

James VanSteel says

An important and clearly written book about positioning your finances for a secure retirement. This is a book

that, while it's rather short and can be repetitive, is nevertheless invaluable in preparing for when you stop working.

McKnight is plain spoken in his warnings about the pitfalls of national fiscal policy and traditional retirement accounts. His book is written directly to non-expert individuals and explains simply and effectively why taking certain actions with your accounts today (and today could mean either 25 or 55), you can avoid potentially devastating fees and taxes that can hit your wealth and social security compensation at a period of life that you're least able to adapt to financial hardship.

The basic premise of the book is that the current trajectory of the national debt, coupled with historically low tax rates relative to observed rates in the last century, mean that traditionally tax-deferred investments will be taxed at higher rates upon disbursement than at contribution time. With this simple deduction in mind, growing your retirement accounts and positioning your liquid emergency funds and employer match accounts/pensions correctly today could make the difference between extreme hardship or a lower standard of living and retiring comfortably.

It's 80 pages with a FAQs section at the end and you don't have to know hardly anything about finances to understand this book. If you can work your way through 6th grade level algebra you will likely benefit immensely from the wisdom in this book. I personally have already altered some of my own decisions based on what I've read here.

Matt says

This book deals with how to invest your money in places with the least amount of your money getting hit with additional taxes as possible.

This is filled with lots of tips, charts, and examples, and one whole chapter is dedicated to a case study, after the basics of the author's plan are laid out in the previous chapters.

The book wraps up with a question and answer section.

Michael Novak says

The majority rarely think about retirement until the day suddenly arrives when that's all they think about. They put money in their 401(k), they know they'll always have social security income, (I wish I could make that reference without tensing up the way one does while witnessing a car accident), and they say things like, "it will just work out". They feel like they are mostly prepared; yet few have really considered the largest variable in regards to their future ability to maintain an already accepted lower standard of living: taxation.

"The Power of Zero" shows us how, through informed decisions and the immediate utilization of current financial vehicles, we can ensure that we are in the "0% Tax Bracket" upon retirement. This book, though somewhat math heavy, walks you through the logic and urgency behind making sure that the investments that you make don't end up costing you in the future. Ask your financial advisor if they are planning your retirement in a manner that will maximize your income and minimize your taxes. Minimize means zero!

William Tong says

This book was thoughtful and organized. I liked the idea of the buckets but it seemed he emphasized zero taxes too much. For most of us with other income such as real estate and income stocks, a more realistic goal would be getting down to the 25% tax bracket. Yes, one would lose some of the tax benefits but high investment return should be the goal, not zero taxes although it doesn't hurt. Also, I own 3 leveraged commercial buildings in my 401K all garnering around 13-16% total return or higher. If I paid the taxes, I would not be able to afford larger buildings. Taxable real estate also provides many tax deductions. Maybe there should be more buckets. I do like his form of organization.
