



MIKE MARTIN FINANCIAL GROUP  
*Planning to Make Retirement Less Taxing*

[\*San Francisco Chronicle, Mar. 5, 2009\*](#)

Mike Martin, founder and president of Mike Martin & Associates, offers his insight on what the unemployed should know about taxes in a *San Francisco Chronicle* article. "A lot of people think 'I'll have another job in a month or two,' but often it doesn't pan out that way," Martin says.

[Fox 4, Feb. 23, 2009](#)

Mike Martin, founder and president of Mike Martin & Associates, offers tax tips during a Fox 4 segment. Martin discusses new tax breaks and tax credits, as well as a new provision that temporarily enlarges the Hope Tax Credit.

[\*The Eagle-Tribune, Feb. 17, 2009\*](#)

Kathleen Pender of *The Eagle-Tribune* features Mike Martin, founder and president of Mike Martin & Associates, in an article that discusses tax surprises that may be in store for the unemployed. Martin says, "If severance pushes your annual pay over the Social Security wage base, the amount over the wage base won't be subject to Social Security tax."

[Kiplinger.com, Feb. 16, 2009](#)

Mary Beth Franklin of Kiplinger.com quotes Mike Martin, founder and president of Mike Martin & Associates, in an article that addresses the potential for many to have second chance to receive at tax rebate. "With more than 11 million Americans unemployed, it's a good bet than many will qualify for additional rebate money," Martin says.

[CNBC, Feb. 13, 2009](#)

Sue Herera and Dennis Kneale of CNBC discuss reducing investing costs with Mike Martin, founder and president of Mike Martin & Associates. Martin notes that taxes are an important element to investing and directly connected to the success of an investor. To reduce investment taxes, Martin looks for tax-efficiency in funds, such as tax-managed mutual funds, tax-free assets, tax-deferred accounts and low turnover funds.

[MarketWatch, Jan. 29, 2009](#)

Eva Rosenberg of MarketWatch features Mike Martin's, founder and president of Mike Martin & Associates, insight on avoiding tax mistakes when unemployed. "Unemployment insurance income is rarely adequate to cover basic living expenses and fixed costs, and unemployed individuals generally tap into assets with the highest tax consequences, even though other options are available," Martin says. "Often, by the time folks go to a tax professional, the damage is done."

[\*The Independence Examiner, Jan. 24, 2009\*](#)

Adrienne DeWeese of *The Independence Examiner* highlights Mike Martin's, founder and president of Mike Martin & Associates, tax tips. Martin offers his expert advice on planning for the tax season, collecting proper paperwork and understanding tax laws. Martin stresses the importance of getting a head start on taxes saying, "Get it prepared right away because the process will help you recover things you may have missed. If you owe Uncle Sam, at least knowing that early will help you."

[San Francisco Chronicle, Jan. 18, 2009](#)

Kathleen Pender of the *San Francisco Chronicle* features Mike Martin's, founder and president of Mike Martin & Associates, insight on severance pay. Martin says, "If severance pushes your annual pay over the Social Security wage base (\$102,000 in 2008 and \$106,800 in 2009), the amount over the wage base won't be subject to Social Security tax."

[Kansas City Small Business Monthly, January Issue](#)

*Kansas City Small Business Monthly* features an article by Mike Martin, founder and president of Mike Martin & Associates, that discusses the future of taxes under the Obama administration. Martin highlights Obama's plan to shift the tax burden from the middle class to the affluent and the affect this change will have on individuals, families and business owners.

[KSHB-TV- NBC Morning News, Dec. 22, 2008](#)

Mike Martin, founder and president of Mike Martin & Associates, offers his end-of-year financial advice during a KSHB-TV appearance. Martin discusses a few strategies people can implement to help them save money before 2009.

[Kansas City Business Journal, Dec. 5, 2008](#)

Morgan Chilson of the *Kansas City Business Journal* features Mike Martin, founder and president of Mike Martin & Associates, for his thoughts on tax planning in today's economy. "I've been in the business 36 years, and I think probably in all my years, this is becoming the most difficult time I've had for planning," Martin says.

[CNBC, Nov. 26, 2008](#)

Sue Herera and Dennis Kneale of CNBC discuss how to keep money safe in 2009 with Mike Martin, founder and president of Mike Martin & Associates. Martin recommends selling now to take advantage of the existing 15 percent capital gains tax. He also says that people can defer income and bonuses in order to keep income below levels of tax increase.

[Fox 4, Nov. 26, 2008](#)

Mike Martin, founder and president of Mike Martin & Associates, discusses end-of-year tax planning during a Fox 4 segment. Martin offers strategies people can utilize before 2009 to help them save money. One tip he offers is to pull some 2009 deductions into this year if you expect to be in the same or a lower tax bracket next year.

[The Wall Street Journal, Nov. 22, 2008](#)

June Fletcher of *The Wall Street Journal* includes Mike Martin's, founder and president of Mike Martin & Associates, insight on a reader's question about taking a short sale versus a foreclosure. From a tax standpoint, Martin says that if you are insolvent when your debt is cancelled, some or all of that debt may not be taxable.

[Provo Daily Herald, Nov. 18, 2008](#)

The *Provo Daily Herald* picks up an article by Nancy Trejos of *The Washington Post* that quotes Mike Martin, founder and president of Mike Martin & Associates, on a reader's question about the requirement that retirees 70 ½ years and older take money out of their 401(k) or IRA by Dec. 31. Martin suggests that these retirees should wait until mid to late December to make a withdrawal "if it is believed that the markets will go up from here to then."

[InvestmentNews, Nov. 16, 2008](#)

Lisa Shidler of *InvestmentNews* quotes Mike Martin, founder and president of Mike Martin & Associates, in an article that discusses the possible tax increases that may be implemented under the Obama administration. "We think now's the time to voluntarily take some gains while you

know the rate is no higher than 15%, rather than gambling that it won't happen in 2009," Martin says. "They might retroactively raise the capital gains rate. It's been done before."

[The Washington Post, Nov. 16, 2008](#)

Nancy Trejos of *The Washington Post* features Mike Martin, founder and president of Mike Martin & Associates, in an article that addresses a reader's question about the requirement that retirees 70 ½ years and older take money out of their 401(k) or IRA by Dec. 31. Martin suggests that these retirees should wait until mid to late December to make a withdrawal "if it is believed that the markets will go up from here to then."

[Fox Business Network, Nov. 5, 2008](#)

Cheryl Casone of Fox Business discusses Barack Obama's tax plan with Mike Martin, founder and president of Mike Martin & Associates. Martin notes that a family making over \$250,000 can expect a tax increase. He says that under Obama's plan, capital gains tax is projected to increase from 15 percent to 20 percent. This increase will affect all Americans, no matter their income.

[Kansas City Business Journal, Oct. 31, 2008](#)

James Dornbrook of the *Kansas City Business Journal* features Mike Martin, founder and president of Mike Martin & Associates, in an article about the tax provisions included in the Emergency Economic Stabilization Act. "We thought the economic stimulus package would be more along the nature of what it was advertised as — an economic stimulus for large banks," Martin says. "A whole lot of tax law, including some narrowly defined stuff, got added onto it."

[Kiplinger.com, Oct. 13, 2008](#)

Kimberly Lankford of Kiplinger.com features Mike Martin, founder and president of Mike Martin & Associates, in an article that addresses how people who converted a traditional IRA to a Roth in 2007 can get back the money they paid on taxes. "You don't need to file the amended return right away, but you might as well because you'll be getting money back. Your refund check should arrive within about six to eight weeks," Martin says.

[WebCPA, Oct. 13, 2008](#)

Roger Russell of WebCPA quotes Mike Martin, founder and president of Mike Martin & Associates, on the Roth conversion "do-over" that ends on Oct. 15. "If market forces have driven down the value of their IRA, they have until the stroke of midnight for a do-over," Martin says. "You convert it back to a traditional IRA by Oct. 15, and then amend your return and get back the tax you paid on it," he adds.