BEACON GLOBAL ADVISORS

Smart Retirement Strategies for Americans Living Abroad

Overview

- Americans overseas have access to diverse retirement plans (Traditional IRAs, Roth IRAs, 401(k) s, etc.).
- Although rules vary—especially with U.S. and foreign tax implications—expats enjoy much the same benefits as those in the U.S.
- With proper planning, unique advantages may be available based on your international status.

Traditional vs. Roth IRAs

Traditional IRA: Tax-deductible contributions; tax-deferred growth; taxable withdrawals after age 59½ with required minimum distributions beginning at 72.

Roth IRA: No immediate tax deduction but offers tax-free withdrawals in retirement. Ideal if you expect higher or equal tax rates later.

Expat Considerations

Contributions must come from eligible earned income not entirely excluded by the Foreign Earned Income or Housing Exclusions.

If your income is fully excluded, you cannot contribute; if only partly excluded, consider which account offers the best tax advantage.

Key questions to ask:

- Do I qualify based on my earned income?
- How will my country of residence tax U.S. retirement accounts?
- Is a Roth option or conversion more suitable for my future tax situation?

Next Steps

- Consult a financial advisor with expertise in international tax planning.
- Tailor your retirement strategy to minimize taxes and maximize long-term growth.

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