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## REASONS THAT NOW MIGHT BE A GREAT TIME TO CONVERT YOUR IRA TO A ROTH IRA



Many of our clients have already used a Roth IRA conversion to get retirement dollars into an income tax-free environment. Interested? Read on for why now might be the time!

### 1



#### YOU'RE WORRIED GOVERNMENT SPENDING MAY MEAN FUTURE TAX INCREASES

Once you are 59½ and your Roth is five years old, your qualified withdrawals are tax-free. You're paid up!

#### NO REQUIRED MINIMUM DISTRIBUTION (RMD)

Unlike many other retirement accounts, you are not required to take minimum distributions from a Roth IRA – so if your account value drops, you can wait for it to recover.

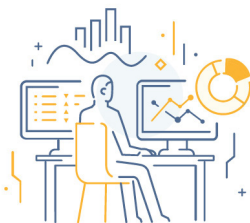


### 2

#### TAXES AREN'T FREE FOREVER

Eventually, you have to pay taxes on withdrawals from a tax-deferred account like a 401(k) or an IRA. Converting to a Roth IRA gives you control over the timing.

### 3



## TAX RATES WERE RECENTLY REDUCED

The Tax Cuts and Jobs Act of 2017 reduced taxes for many Americans. Without action, these rates will increase in 2026.

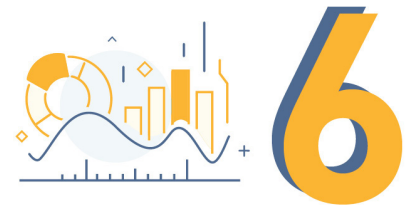


## THE SECURE ACT MAY HAVE SECURED HIGHER TAXES FOR YOUR ACCOUNT

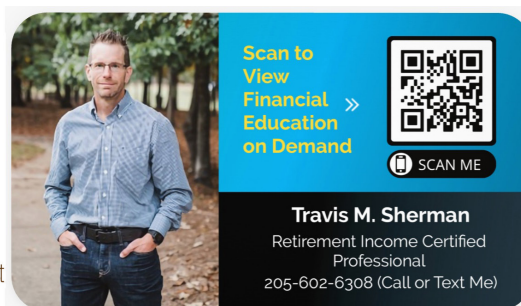
Have you heard about the SECURE Act, which drastically changed the rules for a non-spousal IRA inheritance? If you've thought about using a "stretch" IRA, you may want more information on this.

## YOU MAY HAVE ASSET DIVERSIFICATION, BUT WHAT ABOUT TAX DIVERSIFICATION?

Think about your retirement income. How much net income do you need to fund your lifestyle? Tax diversification in your income plan might allow you to take smaller withdrawals, which could mean less drag on your retirement accounts, less taxes owed on your Social Security checks, and more money in your pocket in the future.



Contact us now if you are even considering whether a Roth IRA conversion is right for you. We'll prepare a personalized Roth IRA conversion report to show you the power of this strategy and why now might be the time!



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