

What is a Roth Conversion?

— and —

Does it make sense for me?

If you have been contributing to pretax retirement accounts (either an IRA or 401(k)) it might make sense for you to do a **Roth Conversion**.

This means you will pay taxes on the converted funds now and then you can withdraw them tax and penalty free after 5 years.

Things to consider:

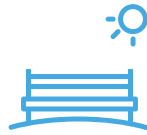


Confirm you won't need the converted money for 5 + years.



You'll pay tax on the conversion so plan accordingly with your advisor and tax professional.

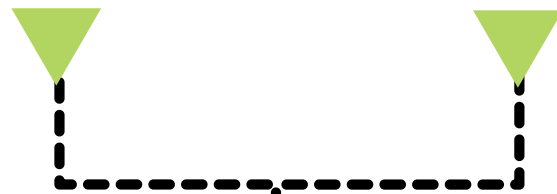
Let's chat about it. We are happy to help you evaluate your options. [Future you will be glad you did.](#)



Did you retire but don't need money out of your account?



Do you think income taxes are going to go up? (nobody really knows what the future holds)



Convert from Pretax to Roth.

PAY TAXES NOW



Wait 5 + years before touching the converted money



Withdraw the conversion, tax and penalty free!