

YOUR  
LOGO

ROTH IRA  
CONVERSION



HELP PROTECT YOURSELF  
FROM FUTURE TAX INCREASES

AND ENJOY TAX-FREE  
INCOME IN RETIREMENT

## » HOW DOES IT WORK?

There may be no better time to consider converting your traditional IRA. With U.S. national debt at an all-time high combined with the pending tax rate adjustments in 2025; you are in a unique position to take advantage of low tax rates before they potentially go up.

With a traditional IRA, you don't pay taxes on the money you deposit, but withdrawals are taxed as ordinary income at the new tax rate when withdrawn. With a Roth IRA, you deposit money that you've already paid taxes on, so the money you withdraw in retirement is not taxable. If you convert your traditional IRA to a Roth IRA in 2024 you pay taxes in 2024, while they're at an all-time low, completely avoiding impending tax increases. In addition, a Roth conversion allows you to rebalance your portfolio, and provides you with an opportunity to have **guaranteed tax-free income for life.**

**Call us today for guidance on how we can determine if a Roth IRA conversion is right for you.**

## OTHER ROTH IRA BENEFITS INCLUDE:



### EARLY ACCESS TO YOUR MONEY

So you can access your Roth IRA funds that are penalty- and tax-free if you are under 59 ½ when meeting certain other qualifying conditions.



### GENERATIONAL WEALTH

Unlike money left in other more traditional retirement accounts, where the withdrawal tax payments pass down to the heirs, distributions from an inherited Roth IRA are tax-free.



### NO MANDATORY REQUIRED MINIMUM DISTRIBUTIONS

When you turn 72, the IRS requires that you start withdrawing funds from your taxable accounts, whether you want to or not. **Roth IRAs are exempt from this rule.** Leave more to your heirs and less to Uncle Sam.

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**THE TIME TO TAKE ACTION IS NOW!**



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