To Roth Or Not To Roth?

Client Conversation Guide

MAGELLAN
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Introduction

This guide helps you confidently initiate retirement tax-planning conversations with clients and prospects using the Roth Conversion Campaign emails, media scripts, educational tools, and planning resources already provided. You are not expected to be a tax expert. Your role is to frame the conversation, ask better questions, and help clients understand how retirement taxes may affect their retirement income, financial flexibility, and long-term goals.

This guide shows you how to:

- Introduce retirement tax planning in reviews, prospect meetings, workshops, and media appearances
- Use language that feels natural, consultative, and educational
- Create awareness around retirement tax exposure
- Introduce Roth conversions as a planning discussion rather than a recommendation
- Transition from awareness to meaningful planning conversations

This is not about convincing someone to complete a Roth conversion.
It is about helping clients understand their options and make more informed decisions about retirement planning.

How To Use This Guide

Each section provides a conversation angle you can use during client reviews, prospect meetings, workshops, media appearances, or retirement-planning discussions.

These are not scripts. They are starting points designed to help you guide the conversation without overcomplicating it.

Use the conversation starters to uncover concerns, assumptions, and planning opportunities. Use the talking points to provide context.

Then move the conversation toward next steps using the Retirement Tax Calculator, Roth Readiness Quiz, DIY Roth Conversion Guide, and additional planning discussions.

Conversation Angles

ANGLE 1: TO ROTH OR NOT TO ROTH?

Conversation Starter:
Many people spend years deciding how to save for retirement. Far fewer spend time thinking about how those savings will eventually be taxed. Have you ever explored whether a Roth conversion strategy may fit into your retirement plan?

Key Talking Points:

- Roth conversions are one retirement tax planning strategy
- They are not appropriate for everyone
- Understanding options often matters more than immediate decisions
- Retirement taxes deserve the same attention as retirement savings

Conversation Angles

ANGLE 2: HOW MUCH OF YOUR RETIREMENT SAVINGS WILL YOU ACTUALLY KEEP?

Conversation Starter:
Most people know how much they have saved for retirement. Have you ever estimated how much of those savings may ultimately be affected by taxes?

Key Talking Points:

- Account balances do not always tell the full story
- Taxes may affect retirement income
- Future distributions can create tax consequences
- Understanding tax exposure may improve planning decisions

Conversation Angles

ANGLE 3: THE RETIREMENT TAX BILL NOBODY CALCULATES

Conversation Starter:
Have you ever seen an estimate of the potential tax bill attached to your retirement accounts?

Key Talking Points:

- Most retirement projections focus on growth
- Taxes are often under-modeled
- Future tax exposure may affect retirement income
- Planning creates awareness

Conversation Angles

ANGLE 4: THE IRS MAY BE YOUR SILENT PARTNER

Conversation Starter:
When you look at your IRA or 401(k), do you think about the amount you have saved or the amount you may actually keep after taxes?

Key Talking Points:

- Traditional retirement accounts may create future tax obligations
- Taxes are part of retirement income planning
- Different account types create different tax treatment
- Tax diversification may deserve consideration

Conversation Angles

ANGLE 5: THE COST OF WAITING

Conversation Starter:
Some retirement planning opportunities remain flexible for a period of time. Others become harder to evaluate later. Have you considered how timing may affect retirement tax planning?

Key Talking Points:

- Waiting may reduce flexibility
- RMDs can change the planning landscape
- Earlier evaluation may provide additional options
- Understanding opportunities does not require immediate action

Conversation Angles

ANGLE 6: ARE YOU PAYING TAXES ON YOUR SCHEDULE OR THEIRS?

Conversation Starter:
When do you expect taxes to have the greatest impact on your retirement income?

Key Talking Points:

- Timing matters
- Retirement distributions affect taxation
- Planning can help coordinate decisions
- Flexibility often works hand in hand with control

Conversation Angles

ANGLE 7: THE RETIREMENT TAX WINDOW

Conversation Starter:
Some planning opportunities may be easier to evaluate before retirement income begins. Have you discussed how the timing of retirement may affect tax-planning opportunities?

Key Talking Points:

- Income affects planning flexibility
- Retirement transitions create opportunities for review
- Earlier evaluation often provides more options
- Planning should occur before major decisions are finalized

Conversation Angles

ANGLE 8: ROTH READINESS AS AN EVALUATION

Conversation Starter:
A Roth conversion may work well for some people and poorly for others. Has anyone ever evaluated whether you are actually a good candidate?

Key Talking Points:

- Roth conversions involve tradeoffs
- Readiness depends on individual circumstances
- Evaluation comes before implementation
- Education should precede decisions

Conversation Angles

ANGLE 9: WAITING IS STILL A DECISION

Conversation Starter:
Many people assume doing nothing means maintaining flexibility. In some situations, waiting may change the choices available later.

Key Talking Points:

- Inaction is still a decision
- Planning opportunities can change
- Awareness supports intentional decisions
- Education creates flexibility

Conversation Angles

ANGLE 10: OPENING THE DOOR, NOT CLOSING THE SALE

Conversation Starter:
This conversation is not about deciding whether to complete a Roth conversion today. It is about understanding your options.

Key Talking Points:

- No immediate action is required
- Education comes first
- Planning is an ongoing process
- Better decisions often come from better context

Transition To Next Steps

Once a planning opportunity or area of concern is identified, transition naturally:

- Introduce the Retirement Tax Calculator
- Offer the Roth Readiness Quiz
- Provide the DIY Roth Conversion Guide
- Schedule a retirement tax planning discussion
- Coordinate with the client’s CPA or tax professional when appropriate
- Review retirement income and distribution strategies
- Explore tax diversification opportunities

The goal is not to force a decision.
The goal is to create greater understanding and help clients evaluate their options.

Final Thoughts

Retirement tax-planning conversations help clients better understand the relationship among taxes, retirement income, and financial flexibility. You do not need to have all the answers.

You simply need to ask better questions, provide clearer context, and help clients evaluate how taxes may affect the retirement they have worked so hard to build.

When positioned correctly, these conversations can become some of the most valuable planning discussions you have with clients and prospects.