DIY Roth Conversion

Converting Not Just Assets, But Outcomes

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Business Overview

DIY Roth Conversion is a digital-first, education-driven platform designed to serve the growing population of self-directed investors who want control over their retirement strategy but may not yet understand the full implications of their choices. On the surface, we give consumers exactly what they are looking for: clear explanations, tools, and resources to help them explore how Roth conversions work and how they might take advantage of them on their own.

But underneath, we are intentionally guiding the user through a deeper realization, that while Roth conversions offer powerful tax benefits, they are also filled with complexity, nuance, and potential landmines. Most people do not fully grasp how intertwined the tax code is with their Social Security benefits, Medicare premiums, and retirement account withdrawals until it is too late.

That is where we come in. We have built a platform that offers free educational content, downloadable guides, quizzes, calculators, and even a book, all framed around the idea of "doing it yourself." But each touchpoint is designed not just to inform, but to challenge. Our content leads the consumer to an honest moment of friction: "This is more complicated than I thought." When they reach that point, we offer the logical next step, a warm, trusted referral to a vetted financial advisor who understands how to structure Roth conversions in a tax-efficient, legally compliant way.

Our mission is not to sell financial products directly, but to empower, educate, and ultimately connect people with professionals who can help them get it right. We are building the first scalable, tech-enabled bridge between the self-directed retirement investor and the expert-level advisor who can actually help them protect their wealth from the tax system itself.

Why It Matters

This matters because retirement is not just about income, it is about keeping what you have built. For many households, the greatest threat to their retirement is not market volatility or inflation. It is taxes. Millions of Americans have saved diligently into IRAs, 401(k)s, TSPs, and other qualified plans, never realizing those accounts were not fully theirs. The IRS has been a silent partner the entire time, and at some point, that partner will come to collect. The truth is, most people have no idea how much of their retirement is already earmarked for federal taxes.

Roth conversions are one of the most effective tools available to reduce future tax exposure, but most people do not know how to use them correctly. The timing has to be right. The amount has to be calculated carefully. And the ripple effects can be significant. Converting too much in a single year can unintentionally bump someone into a higher marginal tax bracket. It can cause up to 85 percent of their Social Security benefits to become taxable. It can trigger Medicare IRMAA penalties, increasing Part B and Part D premiums by thousands of dollars a year. And it can interfere with other strategies like capital gains harvesting or ACA subsidies for early retirees.

At the same time, the government's own policies make Roth conversions more urgent than ever. The 2017 Tax Cuts and Jobs Act is scheduled to sunset in 2026, meaning income tax brackets are set to rise automatically. Required Minimum Distributions are backloaded into retirement, forcing people to recognize taxable income at the worst possible time. And while the government offers incentives for Roth conversions, most retirees do not have the tools or guidance to take advantage of them before the window closes.

This platform matters because it puts power back in the hands of the retiree, not by telling them what to do, but by showing them what is at stake. We are not building just another financial education site. We are

Why It Matters *Cont.*

building a system that helps people recognize the danger of inaction, the complexity of DIY execution, and the value of partnering with a professional. Most financial advisors do not lead with tax strategy. Most consumers do not know to ask. We believe Roth conversions are a gateway conversation, one that can transform a financial plan, a legacy plan, and even a family's future.

In short, we are not just removing Uncle Sam from retirement. We are reducing avoidable taxation on Social Security, preventing Medicare premium surcharges, minimizing forced distributions, and helping families create truly tax-free wealth that can last for generations. That is the real opportunity and that is why this matters.

The Plan

Our strategy begins by leaning into what today's consumers already believe: that with enough information, they can do it themselves. Whether it is investing, managing health, or tackling home repairs, we live in a world where people value autonomy over expertise. DIY Roth Conversion taps directly into that mindset, positioning itself as a resource for those who want to explore Roth conversions on their own, but gently leads them toward a different conclusion.

The plan centers on a multi-stage digital funnel. The consumer is first introduced to the concept through direct response marketing, via paid ads, social content, or email, offering them a free, no-strings-attached resource like a downloadable guide, interactive quiz, or short educational video. Each asset is designed to deliver real value but also reveal the complexities beneath the surface. This creates what we call educational friction: the growing sense that while Roth conversions seem simple, they are anything but.

Once the consumer is engaged, they enter a carefully structured email nurture sequence. These emails, backed by behavioral marketing principles, walk them through case studies, tax scenarios, federal policy shifts, and real-world consequences of getting it wrong. This content does not pitch financial advice directly. Instead, it positions knowledge as the bridge between control and clarity. Embedded throughout the sequence are calls to action that allow the consumer to continue exploring; through our calculator, expanded video series, or even a printed book that walks them through the real tax burden hiding in their retirement accounts.

At the center of the platform is a proprietary Roth Conversion Calculator. This tool allows users to input their income, IRA balances, tax filing status, and other data points to estimate how much they can convert in a given year without exceeding their preferred tax bracket. But unlike generic calculators, ours educates in real-time: alerting users to things like IRMAA thresholds,

The Plan *Cont.*

Social Security taxation cliffs, or pending tax code changes. It is part tool, part teacher, designed to both empower and overwhelm. The more they engage with it, the more likely they are to ask the question we have been engineering the whole time: “Can someone help me check my work?”

That is where monetization begins. We are exploring multiple options. One possibility is to provide leads directly to financial advisors within our vetted network who are trained to handle Roth conversion strategies. These advisors could pay a monthly fee to be part of the platform or pay per qualified lead. Another option is to manage those leads internally through our own in-house advisory team and close them virtually. This approach would allow us to ensure consistency of advice and potentially capture more value per client. Our goal is to remain flexible in this phase and test what drives the strongest outcomes for both consumers and advisors.

In addition to digital downloads and calculators, we plan to offer scheduled and on-demand webinars focused on Roth conversion strategy and retirement tax planning. Webinars will provide deeper education, position our brand as a trusted authority, and serve as scalable lead generation vehicles. Because this is a nationwide campaign, we can drive high-volume traffic to webinars with relatively low cost per lead, an advantage compared to geographically constrained marketing strategies.

The platform will be supported by a combination of proprietary tech such as our calculator and quiz engines, and existing internal systems to manage lead flow, user engagement, and analytics. As users interact with our tools and content, we will continue to optimize their journey, showing them the most relevant next step while tracking key data to ensure high-quality outcomes.

In short, we are creating the engine that meets the consumer where they are curious, cautious, and craving control and guides them toward a better outcome without ever making them feel sold to. The plan is to scale this nationally, with a focus on one conversion at a time: both financial and behavioral.

Strategic Expansion Opportunities

As the DIY Roth Conversion platform grows, we are exploring the potential to expand into direct execution and product-based solutions that give consumers even more control while increasing the platform's value.

One possible direction is to create a self-directed Roth conversion execution platform. This would allow users to link their traditional retirement accounts, initiate Roth conversions, and manage the process digitally while remaining within desired tax brackets. Our existing RIA, which currently manages over $8.4 billion in assets, could serve as the custodian or advisory partner. This capability would appeal to the growing market of self-directed investors who prefer to retain control but value streamlined, compliant execution.

Today's self-directed investors are already using platforms such as Fidelity, Vanguard, and M1 Finance to manage their retirement assets. These platforms provide transactional functionality but offer limited education and virtually no proactive tax guidance around Roth conversions. Others, like Altruist and Apex Clearing, support modern digital infrastructure for investment platforms but do not lead with retirement tax planning. We believe there is a significant opportunity to position DIY Roth Conversion as the first purpose-built platform focused specifically on helping investors navigate Roth conversions with both intelligence and simplicity. Our advantage will be the ability to combine high-quality education, scenario modeling, and potential execution, all in one place.

Another opportunity lies in providing education and access to Roth-conversion-compatible annuity products. For conservative investors seeking downside protection with tax efficiency, some insurance carriers offer annuities that allow for partial Roth conversions over multiple years. Allianz, for example, allows clients to convert incrementally within a single annuity contract, helping them avoid unwanted tax bracket jumps. By educating consumers about these strategies and facilitating access through licensed

Strategic Expansion Opportunities *Cont.*

advisors, we can expand our reach and provide a comprehensive Roth conversion ecosystem. These future opportunities will be evaluated as the platform matures, with a focus on scale, compliance, and long-term value creation for both consumers and partners.

Target Market and Growth Opportunity

DIY Roth Conversion is built for the modern pre-retiree and retiree; financially aware, proactive, and increasingly skeptical of traditional advisory models. Our core target demographic is between the ages of 50 and 75, with qualified retirement assets ranging from $250,000 to $2 million or more. These individuals are either preparing for retirement, transitioning into it, or actively managing income distributions in early retirement. Many are navigating IRAs, 401(k)s, and other qualified accounts, often for the first time without the structure of a paycheck or employer plan.

The upper end of this age range is informed by provisions in the SECURE Act 2.0, which raised the age for Required Minimum Distributions to 73 for those turning 72 after January 1, 2023, and to 75 beginning in 2033. This legislation extends the tax planning window and provides additional opportunity for individuals in their early 70s to execute strategic Roth conversions before mandatory withdrawals begin. Even for those who have begun RMDs, Roth conversions can still be useful in reducing future distributions, managing widow's penalties, or minimizing estate taxes, making age 70–75 an important segment for Roth-focused education and guidance.

This audience spans two behavioral types: the true DIY investor who believes in complete control, and the "validator," a growing group that wants to understand the strategy before outsourcing execution. Both groups are underserved by traditional platforms and advisors who either focus too heavily on investments or avoid tax planning altogether. Our content speaks directly to their desire for clarity, autonomy, and reduced tax liability.

The total addressable market is massive. According to recent data, Americans hold over $23 trillion in tax-deferred retirement accounts. Every day, more than 10,000 Baby Boomers turn 65. According to a 2023 survey by the Nationwide Retirement Institute, 70 percent of near-retirees expect to pay more in taxes during retirement than they originally anticipated. Meanwhile, according to Google Trends

Target Market and Growth Opportunity *Cont.*

and keyword research from SEMrush, search interest in phrases such as “Roth conversion,” “tax-free retirement,” and “how to avoid RMDs” has steadily increased over the past five years on both Google and YouTube.

This is a window of opportunity. We are entering a decade of forced retirement transitions, elevated federal debt, and expiring tax policy. The sunset of the Tax Cuts and Jobs Act in 2026 is already baked into law. Medicare IRMAA penalties, stealth taxes, and inflation-adjusted thresholds are making tax efficiency a top concern for households with meaningful savings. Yet few platforms offer a comprehensive, easy-to-understand path to Roth optimization.

By meeting this moment with education, tools, and pathways to action, DIY Roth Conversion will not only capture consumer attention, it will create a category-defining brand that becomes the go-to resource for managing one of the most important retirement decisions a household can make.

Marketing And Distribution Strategy

Our marketing strategy is built around attracting, educating, and converting the self-directed retirement investor with multiple entry points designed to meet consumers where they are. We will deploy a multi-channel digital funnel consisting of search ads, social media campaigns, educational video content, downloadable guides, and interactive tools like our Roth Conversion Calculator. Each of these touchpoints is designed to either deliver immediate value or create friction that exposes the complexity of Roth conversions, prompting the user to continue deeper into the funnel. Among these is the Roth Readiness Quiz, a brief, engaging self-assessment that helps consumers determine whether a Roth conversion could make sense for them. Based on their answers, the quiz will assign a readiness score and offer tailored recommendations, nudging users to download the guide, register for a webinar, or consult with an advisor.

The primary lead magnet will be the DIY Roth Conversion Guide. This downloadable PDF will walk the consumer through the real problem, future tax exposure in retirement and then outline the steps required to complete a Roth conversion on their own. The guide will be written to empower and educate while also making clear the complexity involved. From timing and tax bracket management to the impact on Social Security and Medicare premiums, it sets the stage for the consumer to see the full picture. This guide will also include prompts to use the calculator, attend a webinar, or request help if the consumer reaches a point where they are unsure.

Following that, additional resources will be offered as part of a deeper email nurture sequence. This includes a follow-up guide titled The 5 Pitfalls of Roth Conversions. Unlike the first guide, which is process-oriented, the Pitfalls guide is designed to introduce friction; common mistakes, overlooked tax triggers, and consequences of missteps. This dual-guide strategy allows us to first build trust, then build urgency. That builds urgency and trust over time.

Marketing And Distribution Strategy *Cont.*

In addition to digital channels, we will offer a hard copy book titled *The DIY Roth Conversion Book: How to Take Control of Your Retirement Taxes Before Uncle Sam Does*. This mailed asset will reinforce our educational authority, create a deeper tactile connection with the brand, and serve as a unique lead capture mechanism. It will allow us to collect physical addresses for high-value segmentation and re-marketing. Included with each book will be a branded bookmark featuring a QR code that links to a personalized landing page where the reader can access additional help, use the Roth Conversion Calculator, or schedule a consultation with a vetted advisor. This hybrid direct-mail and digital integration enhances conversion potential and positions the brand as both trustworthy and proactive.

We will also run scheduled and on-demand webinars to deepen engagement, improve education, and generate high-quality leads at scale. Because our educational focus allows us to market nationally, we can drive down the cost per lead compared to regional campaigns that rely on in-person events or traditional media. Webinar participants will be segmented by behavior, such as attendance duration and interaction, and routed toward appropriate follow-up paths, including appointment booking or additional resource delivery.

Together, these marketing and distribution strategies are designed to drive high intent, low-friction engagement that naturally moves consumers toward action, whether that is scheduling an appointment, using our calculator, or requesting advisor guidance.

Revenue Model

While multiple monetization options exist, our primary strategy will focus on capitalizing through our existing infrastructure, particularly the financial advisors who are already affiliated with Magellan and Foundations, our RIA. This ensures that we retain control of the opportunity, create continuity for the consumer, and maximize value from both a marketing and revenue standpoint.

Consumers who engage with our platform and express interest in speaking with a professional will be offered a no-pressure consultation with one of our affiliated advisors. These leads can be routed based on geography, availability, or advisor expertise. Since these advisors already operate under our umbrella, we benefit directly through advisory fees, insurance placement, and asset management revenue.

As a secondary model, we will explore the option of managing these prospects ourselves through a centralized, virtual financial planning team. This digital-first approach allows us to capture the full client relationship, increase margins, and test the feasibility of offering Roth-focused virtual planning at scale.

Additional monetization pathways may include:

- Subscription-based advisor participation fees for those wishing to receive pre-qualified Roth leads

- Small-scale e-commerce (selling printed versions of our guidebook, bundled education kits, or exclusive access to webinars)

- Upselling access to deeper planning tools or extended tax modeling calculators for DIY investors who want to go further on their own

All monetization strategies will be tested against advisor satisfaction, conversion rates, and consumer experience to ensure long-term sustainability and brand alignment.

Revenue Model *Cont.*

We will also continue to evaluate the potential for a self-directed Roth conversion platform hosted directly through our RIA. This platform would allow consumers to execute Roth conversions on their own, within a controlled and compliant digital environment. By offering this kind of self-service functionality, we could serve a wider base of DIY-oriented consumers while maintaining asset custody and advisory visibility. This strategy would position us competitively against fintech solutions while keeping our focus on education, transparency, and tax-efficiency.

Conclusion And Vision Forward

DIY Roth Conversion was created to meet a growing need, to help retirement investors take control of their tax future in a world that is increasingly uncertain and complex. With trillions of dollars in qualified retirement accounts and a generation of retirees stepping into distribution years, the timing could not be more urgent. We believe education is the most powerful entry point to meaningful financial change. That is why we are leading with clarity, strategy, and simplicity.

We are not trying to replace advisors, we are equipping consumers with the knowledge to recognize when guidance matters most. And when they do, we will be there with a vetted network of professionals, a trusted RIA, and the tools to make tax-smart planning accessible to all.

Looking forward, our vision is to become the definitive brand for Roth conversion education and empowerment, the place consumers go first to understand, then act. Whether they choose to do it themselves or seek help, our platform will be there at every step, converting not just assets, but outcomes.

The market is massive. The risk is real. And the opportunity is now. Let’s lead the way.