To Roth Or Not To Roth?

Implementation Guide

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Who This Guide Is For

This guide is designed for advisors who recognize that retirement planning is about more than accumulating assets. Many clients spend decades saving into IRAs, 401(k)s, and other qualified retirement accounts. They understand how much they have saved. What they often do not understand is how taxes may affect those assets throughout retirement.

You have likely worked with clients who are concerned about taxes, Required Minimum Distributions, Social Security taxation, Medicare premium surcharges, or leaving assets to the next generation. That is where this campaign lives.

Your role is not to predict future tax law, provide tax advice, or recommend Roth conversions. Your role is to help clients understand their options, evaluate potential tradeoffs, and make more informed planning decisions.

This guide is designed to help you lead those conversations in a structured, educational, and compliant manner.

How To Use This Guide

Use this document as your implementation playbook.

It explains how to position retirement tax planning conversations, when to introduce campaign assets, and how to move prospects and clients from awareness to meaningful planning discussions.

This campaign is not designed to convince someone to complete a Roth conversion. It is designed to help individuals better understand retirement taxes, evaluate planning opportunities, and determine whether additional analysis may be appropriate.

Use the tools, emails, media scripts, and conversation guides together to create a consistent experience across all client touchpoints.

Campaign Purpose

The purpose of this campaign is to help clients understand the potential impact taxes may have on their retirement income and long-term financial goals.

Many individuals focus heavily on how much they have accumulated for retirement.

Far fewer understand the potential tax liability attached to those assets. As retirement approaches, decisions about withdrawals, Required Minimum Distributions, Social Security, Medicare premiums, and Roth conversions can significantly affect the income ultimately available to support a retirement lifestyle.

This campaign creates a framework for discussing those issues before important decisions become difficult to change. The goal is awareness first, planning second.

Core Objective

Your objective is to create retirement tax planning conversations that help clients:

- Better understand retirement taxation
- Evaluate potential future tax exposure
- Identify planning opportunities
- Improve tax diversification
- Understand the role Roth conversions may play within a broader financial plan

The goal is not to sell Roth conversions.
The goal is to help clients make more informed decisions regarding retirement taxes and retirement income planning.

Key Message

Most people know how much they have saved for retirement.

Far fewer know the potential tax bill attached to those savings.

Retirement tax planning is not about predicting future tax law.

It is about understanding available options, evaluating potential tradeoffs, and making informed decisions while flexibility still exists.

Ideal Timing

This campaign is relevant year-round but is especially effective for:

- Pre-retirees ages 55 to 70
- Individuals approaching retirement
- Early retirees
- Clients approaching the Required Minimum Distribution age
- Individuals with significant qualified retirement assets
- Clients concerned about future taxes
- Individuals considering Roth conversions

The best time to discuss retirement taxes is often before major retirement income decisions have been made.