To Roth Or Not To Roth?

Media Talking Points Guide

MAGELLAN
FINANCIAL

Introduction

This guide is designed to help advisors confidently discuss retirement tax planning, Roth conversions, and retirement income planning during media appearances, workshops, webinars, podcasts, and client events.

The goal is not to recommend Roth conversions. The goal is to help individuals better understand how taxes may impact retirement income and why retirement tax planning deserves consideration as part of a broader financial plan.

Use these talking points as educational discussion themes rather than scripted responses.

Topic 1: To Roth Or Not To Roth?

Core Message:
One of the most important retirement questions many people never ask is whether the way they have saved for retirement is still the best way to access those assets in retirement.

Talking Points:

- Most Americans have accumulated assets in tax-deferred accounts
- Retirement planning does not end when savings stop
- Distribution planning becomes equally important
- Roth conversions are one potential strategy among many
- Every situation is different

Media Sound Bite:
"The question is not whether Roth conversions are good or bad. The question is whether they fit into your overall retirement plan."

Topic 2: How Much Of Your Retirement Savings Will You Actually Keep?

Core Message:
Most people know how much they have saved. Far fewer know how much may ultimately be affected by taxes.

Talking Points:

- Account balances do not always tell the whole story
- Taxes can affect retirement income
- Different account types receive different tax treatment
- Tax planning is part of retirement planning

Media Sound Bite:
"Many retirees know what they have accumulated. Fewer understand the potential tax implications attached to those assets."

Topic 3: The Retirement Tax Bill Nobody Calculates

Core Message:
Taxes are often one of the largest expenses retirees face, yet many people never estimate their potential retirement tax exposure.

Talking Points:

- Retirement projections often focus on growth
- Taxes may be under modeled
- Income decisions affect taxation
- Planning can improve awareness

Media Sound Bite:
“Many people track their investment returns. Far fewer track the potential tax bill attached to their retirement accounts.”

Topic 4: The IRS May Be Your Silent Partner

Core Message:
Traditional retirement accounts may create future tax obligations that deserve consideration.

Talking Points:

- Tax-deferred does not mean tax free
- Retirement distributions may be taxable
- Tax diversification may provide flexibility
- Planning helps clients understand options

Media Sound Bite:
“When you look at your retirement account, it is important to understand both the balance and the potential tax implications.”

Topic 5: The Cost Of Waiting

Core Message:
Doing nothing is still a decision.

Talking Points:

- Some planning opportunities change over time
- Retirement transitions create planning windows
- RMDs can affect future flexibility
- Understanding options does not require taking action

Media Sound Bite:
“The goal is not to rush into decisions. The goal is to understand your options while those options still exist.”

Topic 6: Are You Paying Taxes On Your Schedule Or Theirs?

Core Message:
Retirement tax planning is often about flexibility and timing.

Talking Points:
- Timing can influence taxation
- Income decisions affect retirement outcomes
- Planning can improve coordination
- Flexibility often matters more than prediction

Media Sound Bite:
“Retirement tax planning is often less about tax rates and more about timing, flexibility, and coordination.”

Topic 8: The Retirement Tax Window

Core Message:
The years before retirement and the early years of retirement may create valuable planning opportunities.

Talking Points:

- Retirement transitions deserve review
- Income patterns often change
- Planning opportunities may emerge
- Every situation is unique

Media Sound Bite:
"The best time to evaluate retirement tax planning opportunities is often before major retirement income decisions are finalized."

Topic 8: Roth Readiness

Core Message:
A Roth conversion is not appropriate for everyone.

Talking Points:

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

Media Sound Bite:
"The question is not whether someone should complete a Roth conversion. The question is whether they are a good candidate to explore one."

Topic 9: Waiting Is Still A Decision

Core Message:
Choosing not to act is still a form of action.

Talking Points:
- Planning opportunities can change
- Flexibility can narrow
- Awareness supports better decisions
- Education creates confidence

Media Sound Bite:
“Many people think doing nothing preserves flexibility. Sometimes the opposite can be true.”

Topic 10: Opening The Door, Not Closing The Sale

Core Message:
Retirement tax planning should begin with education.

Talking Points:

- No immediate decision is required
- Planning is a process
- Better context supports better decisions
- Retirement planning should be coordinated

Media Sound Bite:
“The goal of retirement tax planning is not to create urgency. The goal is to create understanding.”

Common Questions From Media

“Should everyone do a Roth conversion?”
No. Roth conversions depend on individual circumstances, tax considerations, retirement goals, and other planning factors.

“Are taxes going up?”
No one knows with certainty what future tax policy will look like. Planning should focus on evaluating available options rather than predicting the future.

“What is the biggest mistake retirees make?”
Many retirees focus heavily on accumulating assets and spend very little time understanding how those assets may be taxed during retirement.

“When should someone start discussing retirement tax planning?”
Generally speaking, the earlier someone begins evaluating retirement tax planning opportunities, the more flexibility they may have available.

Final Thoughts

The most effective media conversations focus on education, not recommendations.

Use these talking points to help audiences better understand retirement taxes, retirement income planning, and the role Roth conversions may play within a broader retirement strategy.

Lead with education.

Allow planning conversations to follow naturally.