TO ROTH OR NOT TO ROTH?

EMAIL SCRIPTS

SUBJECT: TO ROTH OR NOT TO ROTH?

For decades, Americans were encouraged to save money in tax-deferred retirement accounts like 401(k)s and IRAs.

The strategy seemed simple.

Take the tax deduction today.

Let the money grow.

Pay taxes later.

The problem is that “later” has arrived for millions of retirees.

Many people are discovering that their retirement accounts may also represent one of their largest future tax liabilities. Every dollar withdrawn from a traditional IRA or 401(k) is generally subject to ordinary income taxes. Add Social Security, Required Minimum Distributions, and Medicare income thresholds into the equation and the tax picture can become far more complicated than many expected.

This raises an important question.

To Roth or not to Roth?

A Roth conversion is not right for everyone. However, understanding whether it makes sense for your situation could be one of the most important retirement planning conversations you have.

At the very least, it is worth understanding how future taxes could impact your retirement income and long-term goals.

[Advisor CTA Choice]

Option 1: Download our DIY Roth Conversion Guide

Option 2: Take our Roth Readiness Quiz

Option 3: Use our Retirement Tax Calculator

Option 4: Schedule a Complimentary Retirement Tax Review

TO ROTH OR NOT TO ROTH?

EMAIL SCRIPTS

SUBJECT: DO YOU HAVE A SILENT PARTNER?

Most people know exactly how much money they have saved for retirement.

Far fewer know how much of it they may actually get to keep.

If the majority of your retirement savings are sitting inside traditional IRAs, 401(k)s, or other qualified accounts, there may be a silent partner attached to those dollars.

The IRS.

Every dollar withdrawn from a traditional retirement account is generally subject to taxation. In some cases, those withdrawals can also impact the taxation of Social Security benefits and increase

Medicare premiums.

That does not mean traditional retirement accounts are bad.

It simply means retirement planning is no longer just about growing assets. It is also about managing future tax exposure.

Many retirees spend years focusing on accumulation and very little time thinking about distribution.

The question is not how much you have saved.

The question is how much you may owe when it is time to use it.

[Advisor CTA Choice]

Option 1: Download our DIY Roth Conversion Guide

Option 2: Take our Roth Readiness Quiz

Option 3: Use our Retirement Tax Calculator

Option 4: Schedule a Complimentary Retirement Tax Review

TO ROTH OR NOT TO ROTH?
EMAIL SCRIPTS

SUBJECT: THE RETIREMENT BILL FEW CALCULATE

Many retirees can tell you the value of their IRA.

Few can tell you the potential tax bill attached to it.

Imagine knowing the balance of your mortgage but having no idea what the monthly payment would be.

That is how many people approach taxes on retirement assets.

They know what they have accumulated but have never estimated what future taxes could potentially cost them over the course of retirement.

With Required Minimum Distributions, Social Security taxation, Medicare premium adjustments, and future tax policy uncertainty, the impact can be significant.

That is why retirement tax planning has become such an important part of the financial planning process.

The goal is not to avoid taxes.

The goal is to understand them before they become a surprise.

A little planning today could potentially create more flexibility and control later.

[Advisor CTA Choice]

Option 1: Download our DIY Roth Conversion Guide

Option 2: Take our Roth Readiness Quiz

Option 3: Use our Retirement Tax Calculator

Option 4: Schedule a Complimentary Retirement Tax Review

TO ROTH OR NOT TO ROTH?

EMAIL SCRIPTS

SUBJECT: THE COST OF WAITING

Most financial decisions involve some level of uncertainty. Doing nothing is also a decision.

When it comes to retirement tax planning, many people assume they can always address the issue later. Sometimes that may be true. Other times, waiting could reduce the number of planning opportunities available.

For example, some retirees may have years between retirement and the start of Required Minimum

Distributions (RMDs) where their income is lower than it will be later in life. Others may find that changes in income, tax laws, Social Security benefits, or Medicare premiums create a different planning landscape than they expected.

That does not mean anyone should rush into a Roth conversion or any other tax strategy. Every situation is unique.

What it does mean is that understanding your options today may help you make more informed decisions tomorrow.

One of the most valuable questions you can ask is not whether you should take action right now, but whether you fully understand the opportunities and tradeoffs available to you before circumstances change.

The goal of retirement tax planning is not to predict the future. It is to evaluate the choices available today and determine which strategies may align with your long-term objectives.

If you have not explored how taxes could impact your retirement income, now may be a good time to begin the conversation.

[Advisor CTA Choice]

Option 1: Download our DIY Roth Conversion Guide

Option 2: Take our Roth Readiness Quiz

Option 3: Use our Retirement Tax Calculator

Option 4: Schedule a Complimentary Retirement Tax Review

TO ROTH OR NOT TO ROTH?

EMAIL SCRIPTS

SUBJECT: THE QUESTION EVERY RETIREE SHOULD ASK

After decades of working, saving, and preparing for retirement, there is one question every retiree should ask:

How much of my retirement savings will I actually get to keep?

It sounds like a simple question, yet many people have never taken the time to answer it.

Most retirees know the balance of their IRA, 401(k), or other retirement accounts. They know how much they have accumulated. What they often do not know is how taxes may impact those assets when it comes time to use them.

Retirement planning is about more than growing assets. It is also about understanding how those assets may be distributed, taxed, and passed on to the next generation.

Factors such as Required Minimum Distributions (RMDs), Social Security taxation, Medicare income thresholds, and future tax policy can all play a role in determining how much of your retirement savings ultimately stays in your pocket.

That does not mean there is a one-size-fits-all solution. Strategies such as Roth conversions may make sense for some individuals but not for others. The key is understanding your options and evaluating them within the context of your own goals and circumstances.

The most successful retirement plans are often built on informed decisions, not assumptions.

If you have never explored how taxes could impact your retirement income, now may be a good time to start asking questions.

The question is not simply how much you have saved.

The question is how much you get to keep.

[Advisor CTA Choice]

Option 1: Download our DIY Roth Conversion Guide

Option 2: Take our Roth Readiness Quiz

Option 3: Use our Retirement Tax Calculator

Option 4: Schedule a Complimentary Retirement Tax Review