

TO ROTH OR NOT TO ROTH?

30 SECOND MEDIA SCRIPTS

SCRIPT #1: TO ROTH OR NOT TO ROTH?

To Roth or not to Roth?

That may be one of the most important retirement questions many people never ask.

For years, Americans have diligently saved in 401(k)s and IRAs, believing they would pay taxes later.

What many retirees are now discovering is that retirement taxes can become far more complex than expected.

A Roth conversion may be worth exploring for some individuals, but it is not right for everyone. The key is understanding your options before making a decision.

CTA OPTION 1 | ROTH READINESS QUIZ

TV CTA: Scan the QR code on your screen and take our complimentary **Roth Readiness Quiz** to see if a Roth conversion strategy may be worth exploring.

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CTA OPTION 2 | DIY ROTH CONVERSION GUIDE

TV CTA: Scan the QR code on your screen and download our complimentary **DIY Roth Conversion Guide** to learn more about Roth conversions and retirement taxes.

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SCRIPT #2: THE COST OF WAITING

When it comes to retirement tax planning, waiting may have a cost.

Not because anyone knows exactly what the future holds, but because planning opportunities available today may not always be available tomorrow.

The years before Required Minimum Distributions begin can create valuable opportunities to evaluate retirement tax strategies and understand your options.

Understanding your options today may help you make more informed decisions tomorrow.

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SCRIPT #3: THE QUESTION EVERY RETIREE SHOULD ASK

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

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

Most people know the balance of their retirement accounts. Far fewer understand how taxes,

Required Minimum Distributions, Social Security taxation, and Medicare income thresholds may impact those assets over time.

That is why understanding your retirement tax picture matters.

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SCRIPT #4: YOUR IRA MAY HAVE A SILENT PARTNER

You worked hard to build your retirement savings.

You contributed to your 401(k). You funded your IRA. You followed the rules.

The question is, who else has a claim on those assets?

Many retirement accounts come with future tax obligations that can affect how much of your savings ultimately stays in your pocket.

Understanding those obligations is an important part of retirement planning.

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SCRIPT #5: THE RETIREMENT TAX BILL NOBODY CALCULATES

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

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

Taxes can play a significant role in retirement income planning, yet many retirees have never taken the time to estimate what those taxes could mean for their future.

The good news is that there are tools available that can help.

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

When it comes to retirement taxes, timing matters.

Many retirees eventually face Required Minimum Distributions, Social Security taxation considerations, and other factors that may impact retirement income planning.

The question is not whether taxes will be part of the conversation.

The question is whether you are proactively planning for them.

Understanding your options today may help create greater flexibility tomorrow.

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