2025 · SHOULD I CONSIDER DOING A ROTH CONVERSION?

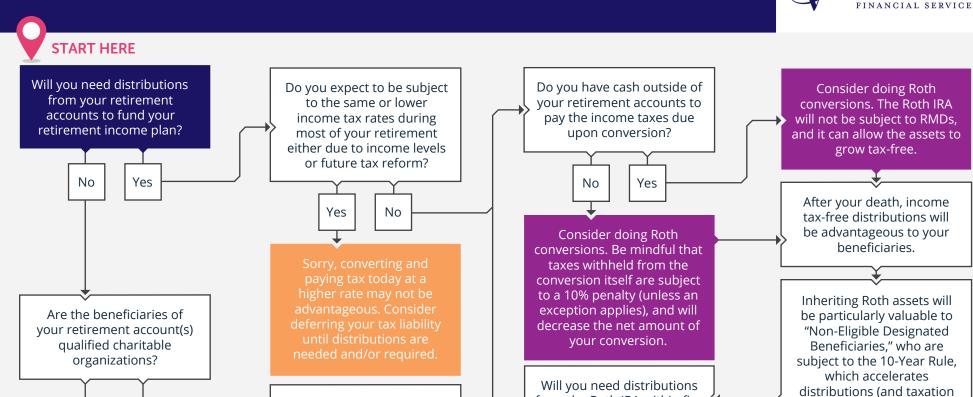


if the assets remained in a

traditional IRA).

Yes

No



Sorry, a Roth conversion offers little advantage to you, and none to your beneficiaries. Consider making QCDs during your lifetime and transferring your traditional retirement account(s) at your death.

No

Yes

Reference "Can I Do A Qualified Charitable Distribution From My IRA?" flowchart. Sorry, if your beneficiaries are in low tax brackets, the cost of conversion may not be justified.

Yes

Do you expect your

beneficiaries to be subject

to high income tax rates in the future?

No

Increasing your income with Roth conversions could impact the amount you pay/receive through income-based programs.

Are you currently, or will you in the near future become, a participant in programs where your eligibility/treatment is income-based (such as Medicare/IRMAA, financial aid, or ACA subsidies)?

Low asset valuations (due to a market correction, etc.) or expiring carryforwards and credits could provide additional incentives to do a Roth conversion.

from the Roth IRA within five

years of converting?



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