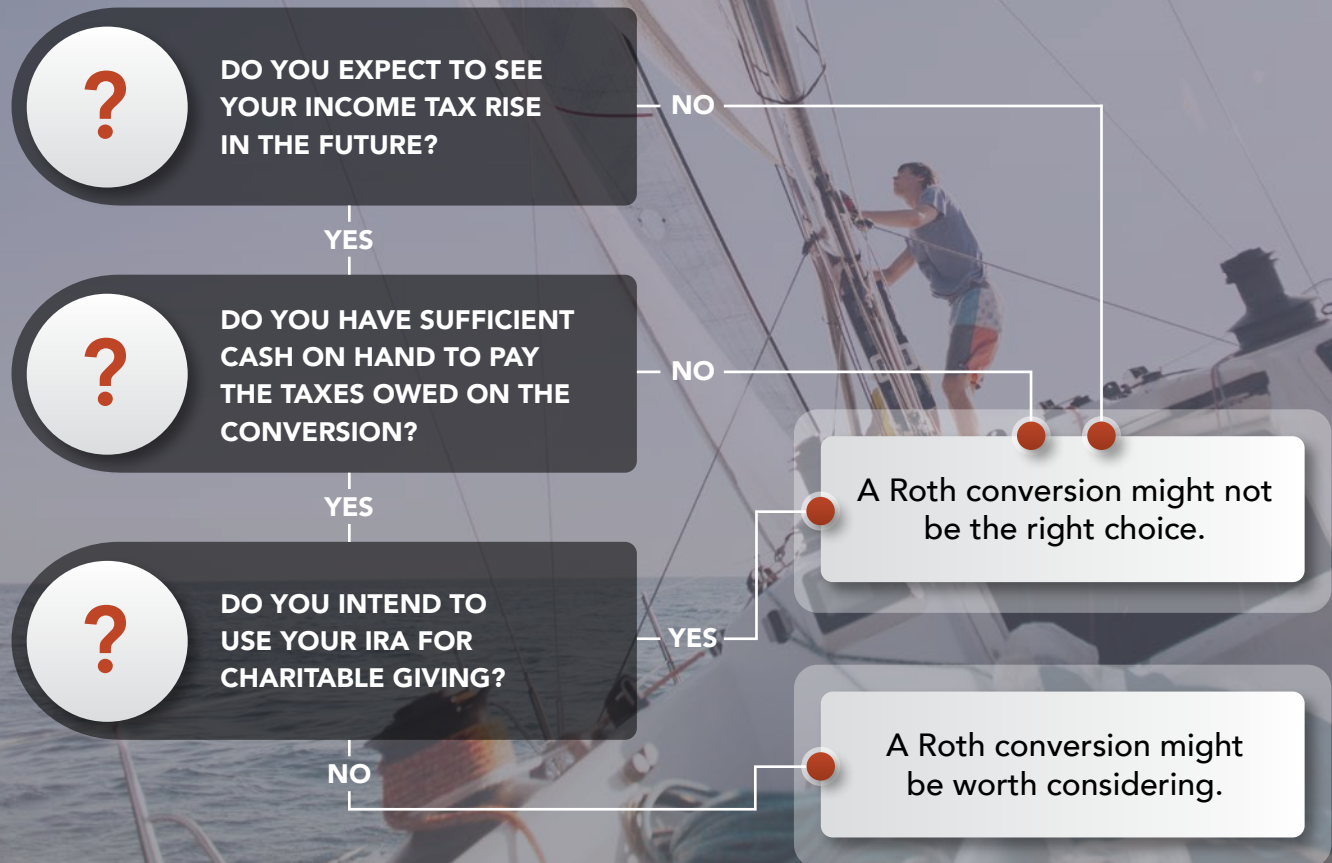


# Should You Consider a Roth IRA Conversion?

With taxes expected to rise in the future, many investors are wondering whether it would make sense to convert their Traditional retirement account to a Roth IRA.

Unlike a Traditional IRA, Roth IRAs are funded with taxable contributions, and any withdrawals made in retirement are tax-free. A Traditional IRA or 401(k) can be converted to a Roth IRA, which may trigger a tax payment in the immediate term, followed by tax-free growth later on.

There are three core questions that need to be answered in considering a Roth IRA Conversion.



Of course, there are other financial planning, estate planning, and investment issues that need to be factored into this decision—even if it looks like a Roth Conversion might be worth doing, you'll want to examine those issues before taking any steps.

**We strongly recommend running the numbers with a qualified and caring investment advisor.**

