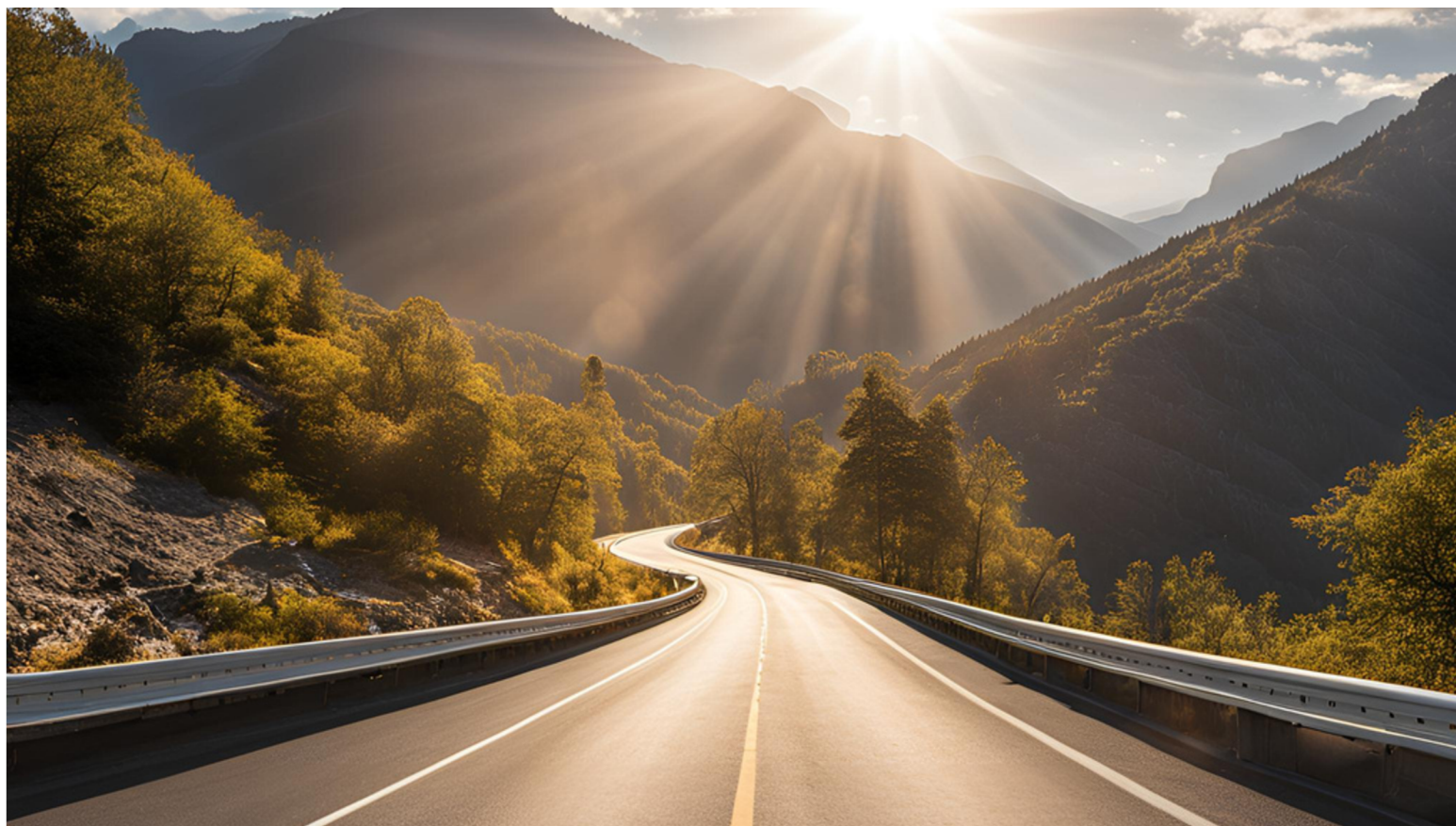


## Your Roth IRA Toolkit

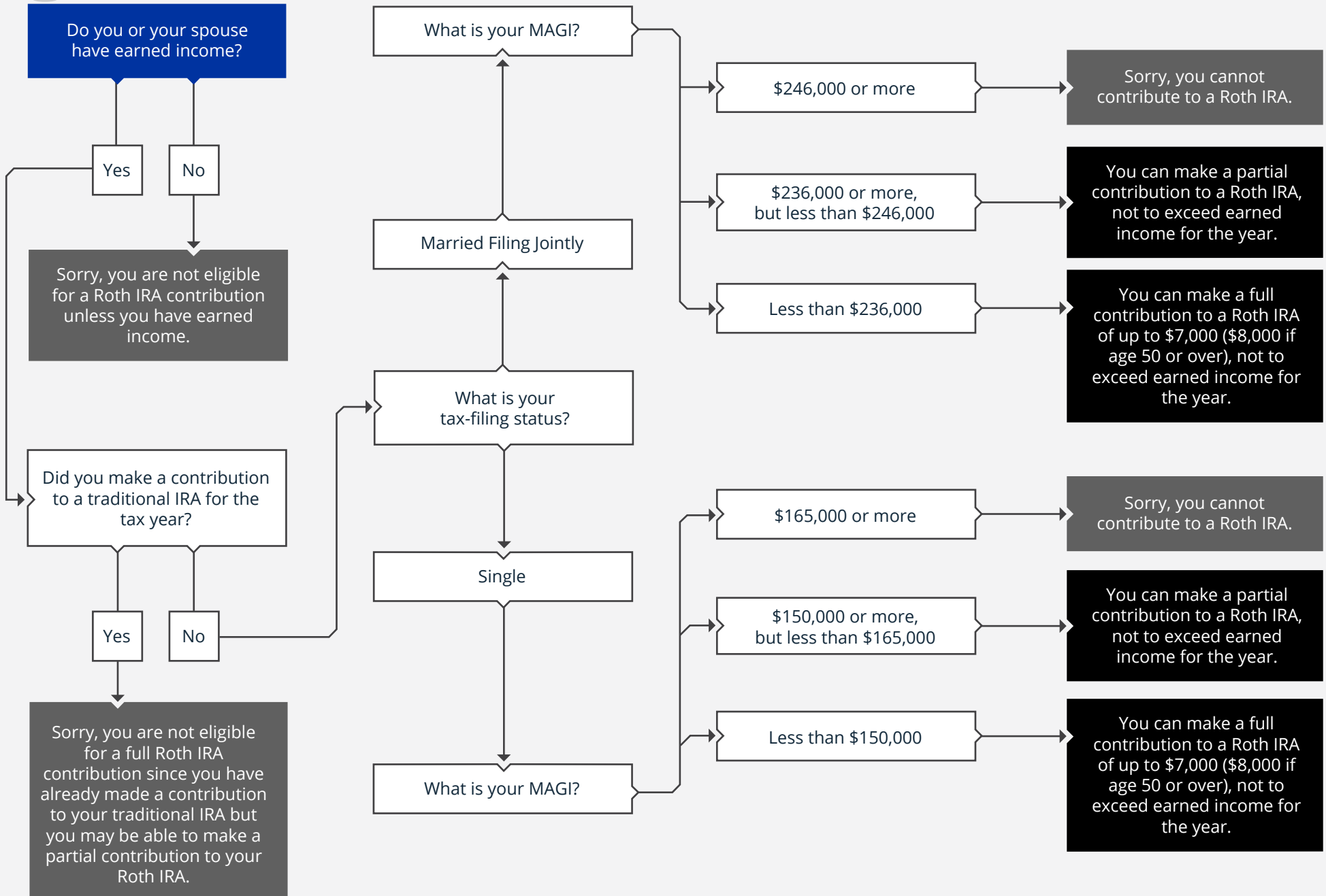


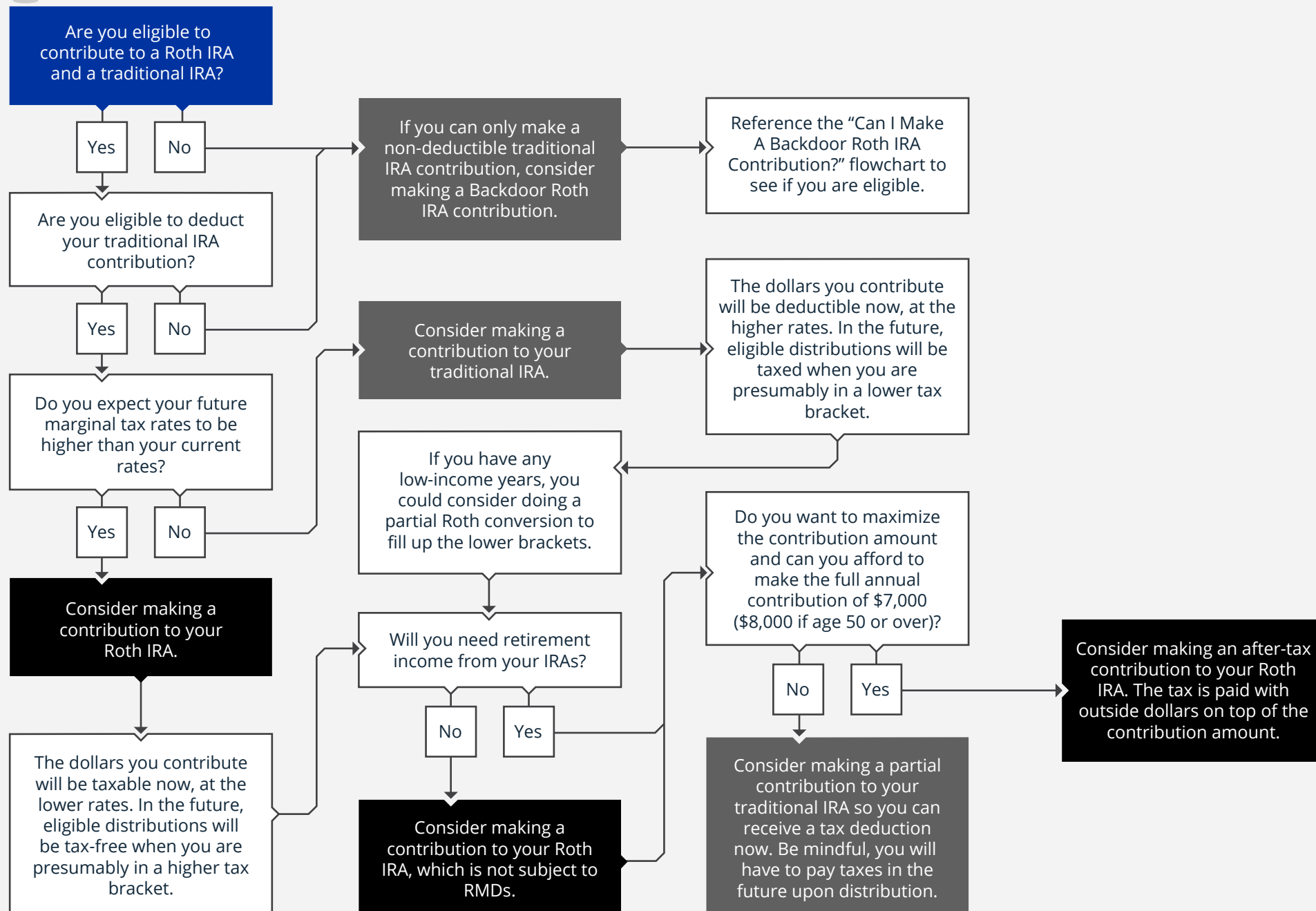
*Retirement is not the end of the road. It is the start of a new journey.*

**Includes 6 Must-Read Roth IRA Guides: Contributions, Conversions, Backdoor Roth Strategies, Withdrawals & Roth vs. Traditional IRAs**



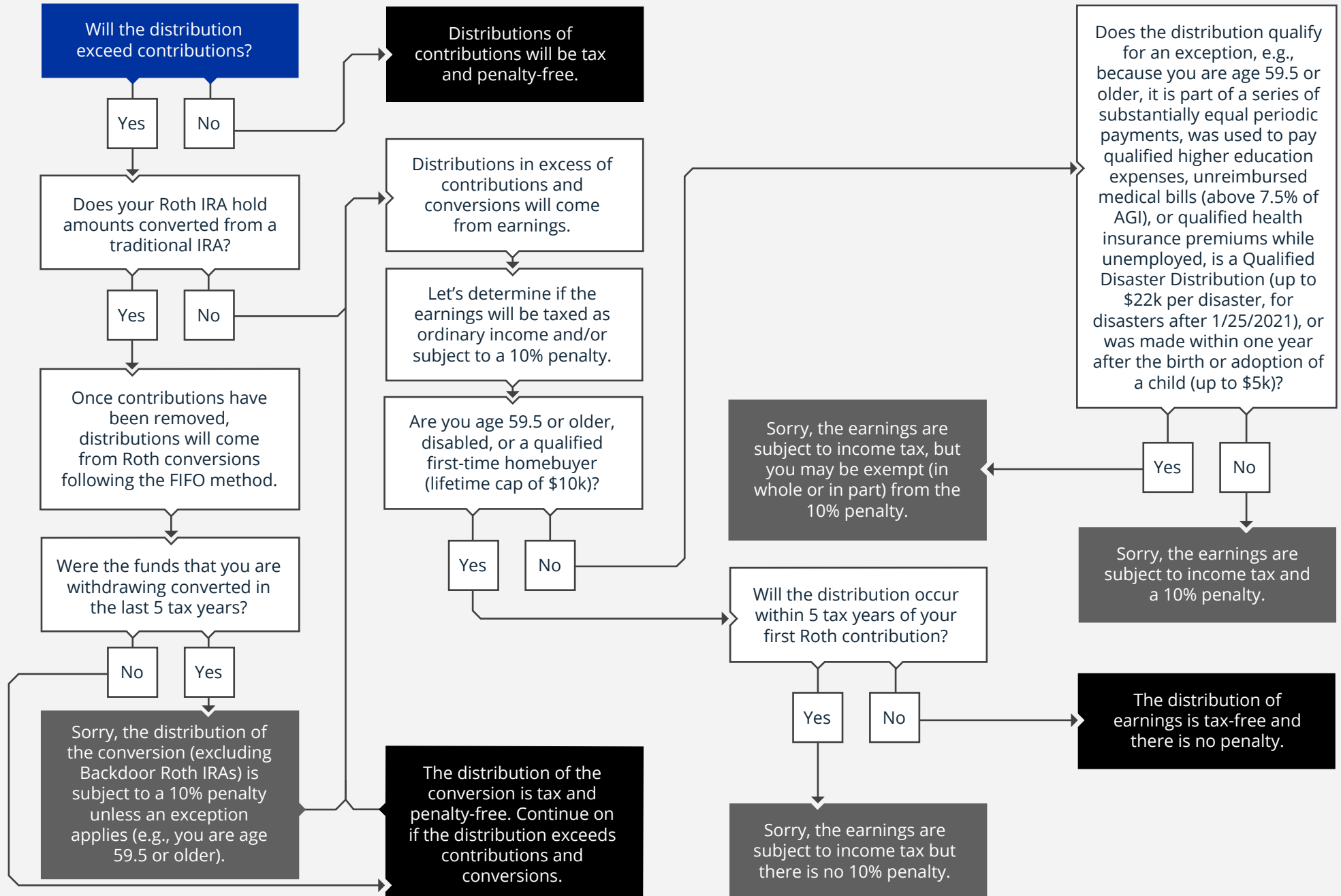
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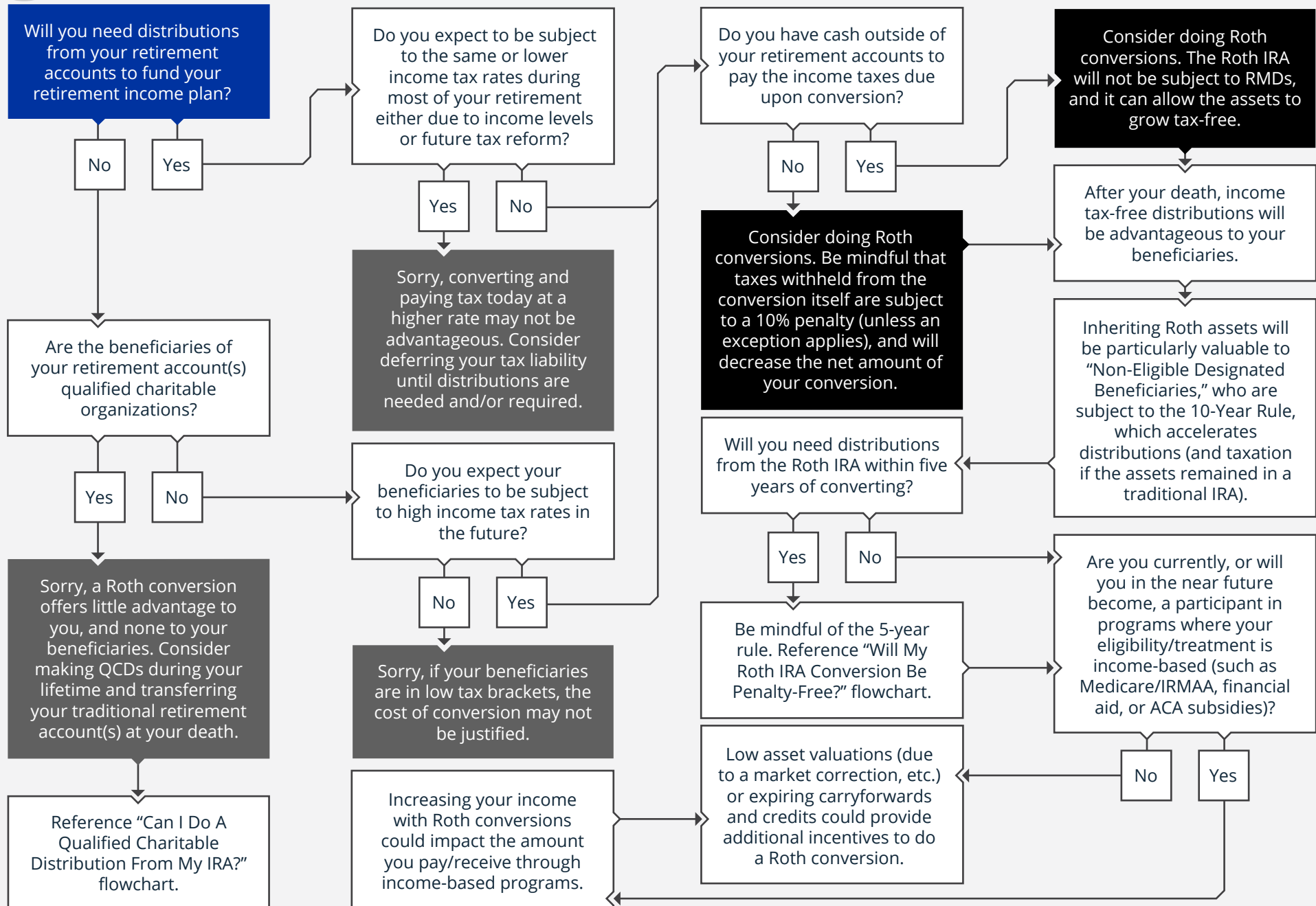


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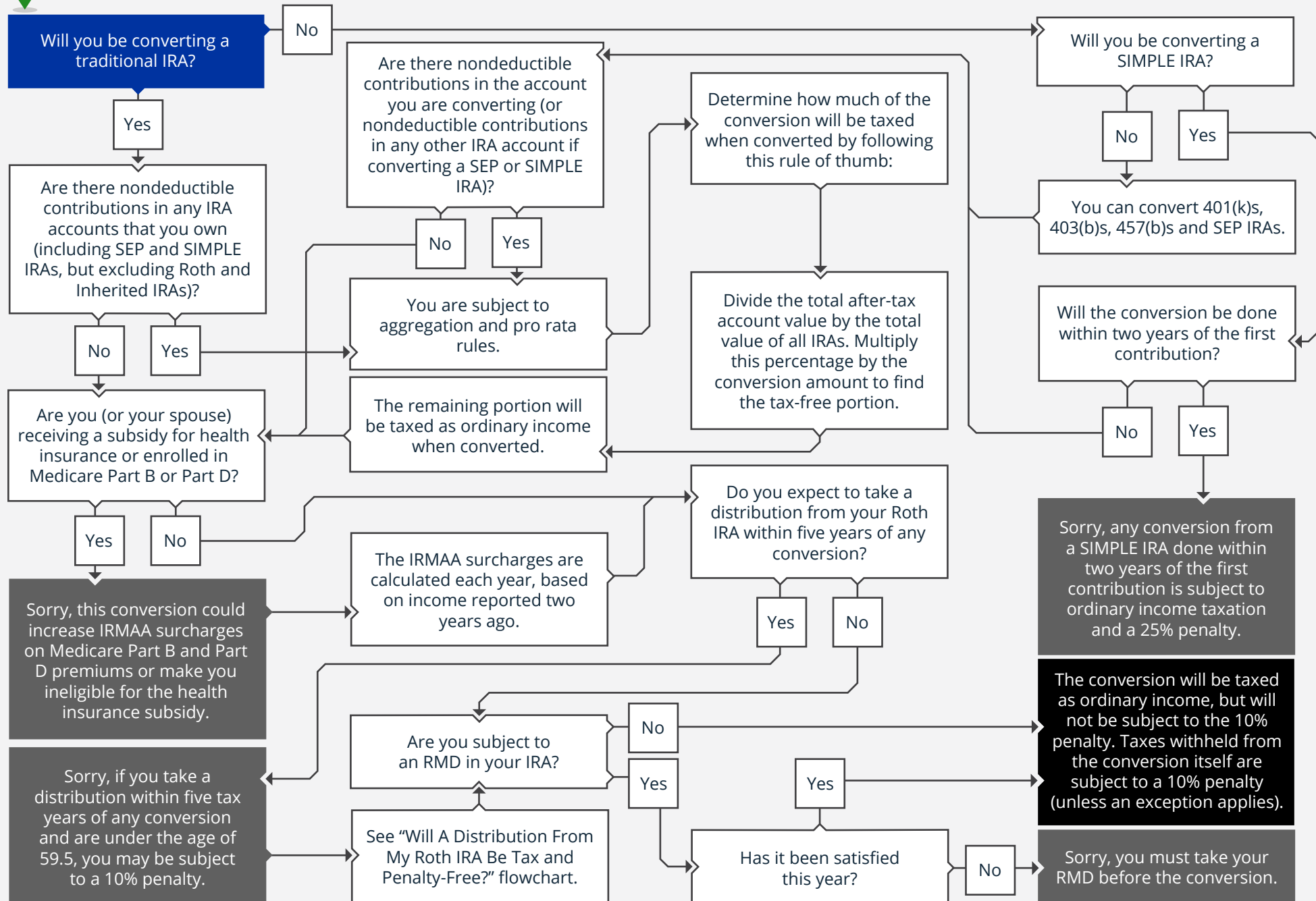




# 2025 · WILL MY ROTH IRA CONVERSION BE PENALTY-FREE?



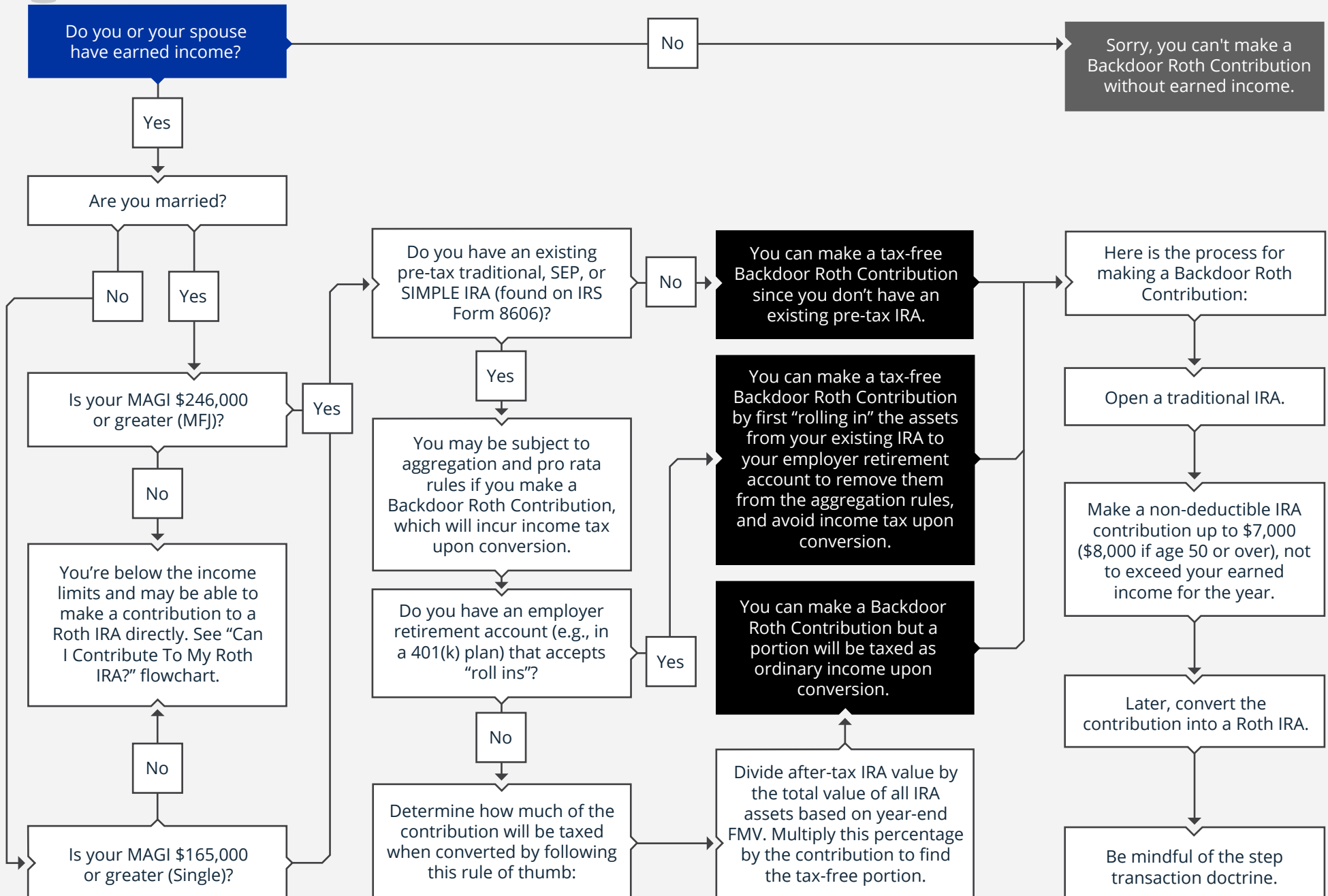
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# 2025 · CAN I MAKE A BACKDOOR ROTH IRA CONTRIBUTION?



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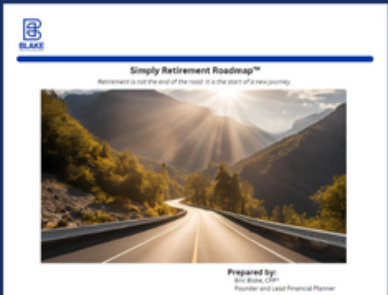
**Get Your FREE  
Simply Retirement Roadmap™**

✓ Tax  
Strategy  
Analysis

✓ Investment and  
Asset Allocation  
Analysis

✓ Retirement  
Recommendations

**LEARN MORE**

The image shows the cover of the 'Simply Retirement Roadmap' document. It features a photograph of a winding road through a mountainous landscape with a bright sunburst effect breaking through the clouds. The text on the cover includes the title 'Simply Retirement Roadmap™', a subtitle 'Retirement is not the end of the road. It is the start of a new journey.', and the author's name 'Prepared by: Eric Blake, CFP®' with the title 'Founder and Lead Financial Planner'.

Roth IRA earnings grow tax-free, and qualified withdrawals are also tax-free, provided certain conditions are met (e.g., the account has been open for at least 5 years and you are age 59½ or older, or meet another qualifying condition). Eligibility to contribute to a Roth IRA phases out at higher income levels. For 2025, contributions begin to phase out at a modified adjusted gross income (MAGI) of approximately \$150,000 for single filers and \$236,000 for married couples filing jointly. Non-qualified withdrawals of earnings may be subject to income taxes and a 10% early withdrawal penalty. Converting a traditional IRA or other tax-deferred account to a Roth IRA is a taxable event and may increase your current-year tax liability. Roth conversions cannot be undone.

This is not an exhaustive list of considerations. You should have a meaningful discussion with, among other people, your financial advisor that goes beyond the topics covered here. Neither RFG Advisory nor Blake Wealth Management provide tax, legal or accounting advice. RFG Advisory cannot guarantee that the information herein is accurate, complete, or timely. RFG Advisory makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of such information. Advisory services offered by Investment Advisory Representatives of RFG Advisory, LLC ("RFG Advisory" or "RFG") a registered investment advisor. Blake Wealth Management and RFG Advisory are unaffiliated entities. Advisory services are only offered to clients or prospective clients where RFG Advisory and its representatives are properly licensed or exempt from licensure. No advisory services may be rendered by RFG Advisory unless a client agreement is in place.

## **Eric Blake, Founder and Lead Financial Planner**

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