Roth. And Roll. **Game Plan**

Determining if a Roth conversion or partial conversion is right for you might seem like a daunting task, but sometimes all you need is some simple guidance and preparation. We've developed a game plan with some basic information to get you on track when thinking about a Roth conversion. When you consider how a Roth IRA may impact your planning needs, simply gather your financial documents, then contact a SecurePath℠ by Transamerica financial advisor who can answer your questions — your advisor can ultimately help you determine what impact a Roth conversion could have on your overall retirement strategy.

☐ Consider which key factor(s) of a Roth IRA are most important to your planning needs:

Legacy leverage: In most cases you or your beneficiaries will not have to pay taxes on your Roth IRA when distributions are taken.

No required distribution: You are not forced to take distributions at age 70½.

Tax diversification: Gives you the flexibility of being able to choose whether to take distributions during the retirement-income phase from taxable or tax-free accounts.

Divide the tax burden: For a short-term incentive, converting in 2010 may ease the immediate financial burden by enabling people to split the tax liability of conversion between two tax years.

Protection from possible future tax increases: If certain events occur that cause you to move into a higher tax bracket near or after retirement, your Roth savings will not be affected, as any distributions you elect to take will not be added to ordinary income, generally.

Ability to re-characterize: You have the ability to reverse a Roth IRA conversion up until October 15, 2011.

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☐ **Gather your retirement planning documents including:**

Savings account balances: Determine funds you have outside of your retirement accounts to pay for the Roth conversion tax.

List of current retirement accounts and balances: Review your overall retirement plan and outlook.

Most recent tax return: Determine your current and most likely future tax bracket.

☐ **Timing is everything:**

Sign up for our e-mail alerts by visiting www.securepathbytransamerica.com/go/IRAemailsignup.

☐ **Get informed:**

Review the FAQs at www.securepathbytransamerica.com/go/IRAFAQ for additional information on Traditional IRAs, Roth IRAs, and the Roth conversion opportunity.

☐ **Take action:**

Contact a SecurePath[SM] by Transamerica financial advisor at 866-300-0028 and request a complimentary Roth conversion consultation, or request a call at www.securepathbytransamerica.com/go/contact.