# Are You Ready to Roth and Roll?

Is a Roth conversion or partial conversion right for you? We've developed a list of considerations to help you decide. When you're ready, gather your financial documents and contact our team of financial advisors at 866-300-0028. An advisor will answer your questions and, ultimately, help determine what impact a Roth conversion can make to your overall retirement strategy.

## ☐ Consider the Roth IRA features most important to your planning needs:

- **Legacy leverage:** Generally, distributions may be taken tax-free by you or your beneficiaries provided all requirements are met.
- **No required minimum distribution:** If you elect to defer taking distributions at age $70^1/_2$, it is not a taxable event.
- **Tax diversification:** You retain the flexibility of choosing whether to take taxable distributions from tax-deferred accounts or tax-free distributions from your Roth IRA.
- **Protection from possible future tax increases:** Your Roth savings will not be affected, even if you move into a higher tax bracket near or after retirement as distributions are not added as ordinary income.
- **Ability to re-characterize:** You can reverse a Roth IRA conversion up until October 15, 2011.
- Please note there are income limits on contributions to a Roth IRA. Typically any early distributions — those taken prior to $59^1/_2$, or prior to satisfying a five-year holding period — are taxable events.

## ☐ Gather your retirement planning documents:

- **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 retirement income plan.
- **Most recent tax return:** Determine your current and most likely future tax bracket.

## ☐ Stay on track:

Sign up to receive our IRA Important Dates e-mail alerts at TransamericaRetirementManagement.com/go/IRAemailsignup.

## ☐ Get informed:

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

## ☐ Take action:

Contact a financial advisor at 866-300-0028 to request a complimentary Roth Conversion consultation.