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💡 Is a Roth Conversion Right for You?

A Quick Guide to Help You Decide

Step 1 – Understand What a Roth Conversion Is

A Roth conversion means moving money from a traditional IRA or 401(k) to a Roth IRA. You pay income tax now on the amount you convert. Once in the Roth, your money grows tax-free and withdrawals in retirement are tax-free. There are no Required Minimum Distributions (RMDs) with a Roth IRA.

Step 2 – Figure Out Your Taxable Income & Tax Bracket

Your tax bracket is the rate you pay on your last dollar of taxable income.

To estimate your taxable income:

- Add up your total income (wages, investments, pensions, retirement withdrawals, etc.)
- Subtract the standard deduction (\$15,000 for single, \$30,000 for married filing jointly, \$22,500 for head of household)
- The result is your taxable income, which determines your tax bracket.

Filing Status	10%	12%	22%	24%	32%	35%	37%
Single	0-11,925	11,926-48,475	48,476-103,350	103,351-197,300	197,301-250,525	250,526-626,350	626,351+
Married Filing Jointly	0-23,850	23,851-96,950	96,951-206,700	206,701-394,600	394,601-501,050	501,051-751,600	751,601+

Full IRS 2025 Tax Brackets: [View on IRS.gov](https://www.irs.gov)

Step 3 – When a Roth Conversion Might Make Sense

- ✓ You expect to be in a higher tax bracket later in retirement.
- ✓ You're in a low-income year before Social Security or RMDs start.
- ✓ You can pay the taxes from savings instead of using IRA funds.
- ✓ You want more control over taxes in retirement.
- ✓ You want to leave tax-free money to heirs.
- ✓ The market is down, so you can convert 'on sale.'



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Step 4 – Estimate Your Future IRA Balance

Use this calculator: [Schwab Retirement Savings Calculator](#)

Step 5 – Compare Taxes Now vs. Later

Estimate potential tax savings: [Schwab Traditional vs. Roth Calculator](#)

Step 6 – Talk With a Professional

A Roth conversion can be powerful, but it's not one-size-fits-all. Review your income projections, check your current and future tax brackets, and coordinate with a financial advisor or tax professional before making a decision.

Get In Touch with Our Team

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