Tax Free Roth IRAs

Convert to a Roth IRA or not?

THE TAX RATE FACTOR

PENALTIES

TAXES AND ROTH IRA CONVERSIONS

Time Horizon

How soon you'll need the money is a key consideration

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BY THE NUMBERS

Traditional IRAs allow before-tax contributions,
but most often all distributions are taxed.

Roth IRAs typically allow tax-free distributions,
but contributions are made with after-tax dollars.

So which is better…to defer taxes, or pay them now?

This is often the starting point for those who are attempting to evaluate the relative advantages of traditional IRAs vs. Roth IRAs. Many people are surprised when they learn that mathematically, there is no difference between paying taxes now and getting tax-free distributions in the future, or deferring taxes to some future date, assuming that ***everything else is equal.***

	Traditional IRA	Roth IRA
Contribution	$ 100	$ 100
30% Taxes Due ***Today***	0	-30
Amount Remaining in IRA After Tax	$ 100	$ 70
Account Doubles	$ 200	$ 140
30% Taxes Due in ***Future***	$ 60	0
Spendable	***$140***	***$ 140***

Those critical of Roth IRAs might use calculations like the above to validate their position. The problem with this is that in the real world, seldom will everything else be equal.

Today, many people are concerned that future tax rates might be higher than current tax rates. Take the previous numbers, but increase the future tax rates, and the results are much different.

	Traditional IRA	Roth IRA
Contribution	$ 100	$ 100
30% Taxes Due Today	0	-30
Amount Remaining in IRA After Tax	$ 100	$ 70
Account Doubles	$ 200	$ 140
40% Taxes Due in ***Future***	***$ 80***	0
Spendable	***$120***	***$ 140***

While this example favors the Roth IRA, this must be considered in light of the reality that many people might see their personal tax rates decline during retirement because of reduced income, even if tax rates in general increase.

When a person's tax rates are higher in the future, the Roth IRA seems to have the advantage. However, the above examples only compare traditional IRAs to Roth IRAs with regard to contributions. There are other important factors that must be considered.

One important consideration is the source of the funds that are used to pay the income tax on the conversion. The IRA owner has two choices: he can withdraw money from his IRA to pay the tax, or he can pay the tax from other nonqualified plan assets.

	Traditional IRA	Roth IRA
Amount Converted	$ 100	$ 100
30% Taxes Due ***Today***	0	-30
Income Tax On Withdrawal	0	-10
Amount Remaining in IRA After Tax	$ 100	$ 60
Account Doubles	$ 200	$ 120
40% Taxes Due in ***Future***	$ 80	0
Spendable	***$120***	***$ 120***

Assumes the owner was over the age 59 ½ and there is no 10% penalty.

Withdrawal from the traditional IRA (used to pay the taxes on conversion) will also be subject to income taxes and usually a 10% penalty if the owner is under the age of 59 ½. This would require the owner to withdraw a large amount in order to pay both the tax on the conversion and the tax on the withdrawal taken to pay the conversion tax. A much better option would be for the owner to use nonqualified funds to pay the conversion tax.

A BETTER OPTION

USE NON-IRA FUNDS TO PAY ANY TAX

Without initially reducing the IRA balance to pay taxes, the owner will ultimately end up with a much greater spendable amount from his Roth IRA.

	Traditional IRA	Roth IRA
Amount Converted	$ 100	$ 100
Other Funds Pay 30% Taxes Due ***Today***	0	-30
Amount Remaining in IRA After Tax	$ 100	$ 100
Account Doubles	$ 200	$ 200
40% Taxes Due ***Future***	$ 80	0
Spendable	***$120***	***$ 200***

Before we get too excited about the apparent Roth IRA advantage reflected in the above numbers, we need to take into consideration the full effect of using $30 of nonqualified assets to pay the conversion tax. Once this money is used to pay this tax, it will no longer be available and the client will forfeit all future earnings on this money as well.

Instead of using it to pay the conversion tax, assume that this $30 could have earned 4% net of taxes over the next ten years. It would grow to almost $45. If we add that to the $120 spendable amount from the traditional IRA, the Roth IRA advantage would have been a smaller $35.

What happens to this $35 "net" Roth advantage if income tax rates are not higher in the future?

	Traditional IRA	Roth IRA
Amount Converted	$ 100	$ 100
Other Funds Pay 30% Taxes Due ***Today***	0	-30
Amount Remaining in IRA After Tax	$ 100	$ 100
Account Doubles	$ 200	$ 200
30% Taxes Due in ***Future***	$ 60	0
Spendable	***$140***	***$ 200***

Add the $45 that we would have if we didn't convert to the traditional IRA, and now the Roth advantage shrinks to only $15.

As you can see, there are many factors to consider when evaluating the potential benefits of a Roth IRA conversion.

Here are some other considerations that aren't reflected in the above numbers.

- You do not need or want to take distributions from your IRA.
- You want your heirs to enjoy income tax-free growth while stretching distributions from the inherited Roth IRA over the allowable 10-year period.
- You want to reduce or avoid extra taxes on Social Security benefits, which are often triggered by distributions from traditional IRAs.
- You arn't sure if your future tax rates will be higher or lower, but because you have a great deal of money in traditional tax-deferred plans, you want to diversify your tax exposure by moving a portion of the money to an income tax free Roth IRA.
- You are temporarily in a low or zero tax bracket due to unemployment or a net operating loss from your business.
- You are in a high tax bracket and want to leave your IRA to a child in a low tax bracket.

WHO SHOULD OR SHOULD NOT
CONVERT TO A ROTH?

In fact, under the wrong circumstances, converting to a Roth could ultimately cost a person thousands of dollars or more.

Since converting to a Roth won't always prove to be beneficial for everyone, how do you know if a conversion will be beneficial for you?

While there are numerous considerations, it will be important to pay close attention to these three primary factors:

- **Time Horizon**
- **Tax Rates**
- **Using Non-IRA Funds to Pay Any Resulting Tax**

A person considering converting has two choices with regards to where the money will come from to pay the conversion tax.

The best choice will usually be from non-IRA funds that have already been taxed.

The worst choice will usually be from withdrawals from the IRA.

If the taxes are paid from non-IRA funds, and you feel strongly that your future marginal tax rate will at least be the same or higher than your current marginal tax rate, you greatly minimize any risk that converting will ultimately prove to be harmful.

One of the most important factors to consider is how long the money will likely remain in the Roth IRA after the conversion.

Consider a ridiculous but illustrative example as to why ***time*** is a key factor. Peter wishes to convert to a Roth because of the advantage of future income tax-free access to these funds. The day after the conversion is completed, Peter takes all of the money out of his new Roth IRA so that he can start spending his tax-free money. Peter would receive no advantage from his Roth conversion because without ***time*** for the money to grow there is no advantage to tax-free growth.

Converting to a Roth IRA will not be beneficial for everyone. Consult with a qualified tax advisor before considering converting to a Roth IRA.

TIME HORIZON AND THE TAX RATE FACTOR

When considering the issue of time, it is critical to understand that it is the time horizon of the money that is important, as opposed to a person's age and expected longevity. For example, it is a mistake to automatically assume that a person who is currently age 85 is too old to convert to a Roth IRA. True, this person may not have too many years left to personally benefit from tax-free growth, but this doesn't matter if he doesn't need this money and his objective is to transfer his Roth IRA to a child or grandchild. In this case, the time horizon, or the period of time during which the money can benefit from income tax-free growth, might be many years if the beneficary is wise enough to stretch the distributions from the inherited Roth IRA over the allowable period.

Other people might doubt they will ever need any of the money in their IRA accounts. Because of this, their intentions might be to hold off on taking any withdrawals for as long as possible. In this situation, the time horizon will likely be long and the conversion advantage greater.

When considering the time horizon factor, it is important to understand that not all people have the same plans for the money in their IRA accounts.

Many people will be worried that they simply don't have enough money to provide for their future retirement income needs. They may be forced to exhaust their IRA funds fairly quickly. In these cases, the time horizon might be relatively brief with little advantage in converting to a Roth IRA

Other people might doubt they will ever need any of the money in their IRA accounts. Because of this, their intentions might be to hold off on taking any withdrawals for as long as possible. In this situation, the time horizon will likely be long and the conversion advantage greater.

Many people will be in between. They expect to need some but likely not all of this money. And their time horizons might be more difficult to determine.

The difference between current and future marginal tax rates can have a large impact on whether a Roth conversion will prove to be an advantage or a disadvantage. But who can accurately predict with any degree of certainty the rates at which qualified plan distributions will be taxed in the future?

Many people believe that it is inevitable that Congress will be forced to increase tax rates in the future. But exactly who will be affected and to what degree? Will it be only the wealthy? Will the middle class suffer from higher rates? Will all of us be affected?

The higher an individual's future income tax rate will be, the greater the potential advantage of converting to a Roth IRA today when the tax rate is lower.

Of course, if income tax rates are lower in the future, then the opposite will likely be true. A lower future tax rate could mean that converting to a Roth today might be a costly mistake.

From today's perspective, you can make a pretty good argument that Federal income tax rates appear to be at historic lows.

Between 1946 and 1986, the top marginal federal income tax rates were between 50 percent and 92percent. As of 2020 this top rate was 37 percent.

When A Roth IRA Conversion Could Prove Beneficial

Consult with a qualified tax professional before considering converting to a Roth IRA.

DEATHBED CONVERSIONS

Federal tax brackets favor married couples who file joint returns as opposed to singles who file individual ones. For some clients, this can mean that upon one spouse's death, the survivor can automatically face an increase in effective tax rates. This can mean that a Roth IRA's income tax-free distributions can be of even greater value to a surviving spouse.

GOOD GENES

If longevity runs in your family, it increases the chances that you might also live a long life. Call it good genes. Of course, there are many factors involved and no one can accurately predict how long we might live, but the more you expect you might live a long time and assuming you don't need to take distributions from your IRA , the more you might want to consider converting to a Roth IRA.

WHEN IRA INVESTMENTS VALUES ARE DEPRESSED

If the value of your traditional IRA or 401(k) is down 30% because the economy happens to be in one of those periods when it is in the "tank," then the bright side is to recognize that the cost of converting to a Roth IRA is also down by approximately the same percentage. As long as you believe your investments will ultimately head back up, then why not convert today and save all of the income taxes on any increase that occurs?

YOUR INCOME IS TEMPORARILY LOW

Layoffs, unemployment, disability or business downturns for the self-employed typically cause a reduction in income. Because of the reduced income, the taxes on the conversion might just be bargain basement rates.

WHEN YOUR CHILDREN ARE IN A HIGHER TAX BRACKET

If you do not need the money in your IRA and your tax rate is lower than your heirs' tax rate, you should consider converting to a Roth IRA.

Consider the example of Mary, who intends to leave her traditional IRA to her son who is a physician. Mary is taxed at an effective rate of 12%, while her son's tax rate is a much higher 37%. Depending on her total income and deductions, there may be an amount of her traditional IRA that she could convert to a Roth without it pushing her into a higher tax bracket. Assume that based on her circumstances she can convert up to $10,000 and remain in the 12% tax bracket. She would pay a conversion tax of $1,200 so that her son could save $3,700 when he ultimately withdraws this money from his inherited Roth IRA.

When A Roth IRA Conversion Might Be A Bad Idea

Consult with a qualified tax professional before considering converting to a Roth IRA.

ADOPTION OF A VALUE-ADDED TAX

Predicting future tax rates can be very tricky. When you convert to a Roth IRA, you are deciding to pay the accrued income tax liability today instead of deferring the payment of these taxes until a future date. This can make a great deal of sense if you expect that your income tax rates will be higher in the future. However, if our current system of taxing income is replaced with a system based on some form of national sales tax, then depending on the details, it could have been a big mistake to pay this income tax.

What are the chances that our country might adopt a value-added tax? Consider that we are one of the few developed nations that does not have some form of a value-added tax.

With a VAT taxes are added during the manufactoring process. Other countries raise significant revenue this way. Could our country see some type of major tax reform that might lower personal income tax rates? If so, converting to a Roth IRA today could mean you paid taxes on this money at a higher rate than you would have paid had you deferred the payment of the tax.

A CHARITY IS YOUR IRA BENEFICIARY

If you intend to leave your IRA to a charity, converting to a Roth IRA could be a horrible mistake.

Remember that when you convert, you are in effect paying the income taxes that have accrued in your IRA. There would be no advantage in paying this income tax if the traditional IRA is intended to be passed on to an income tax-exempt charity. Qualified charitable organizations don't pay any income taxes.

YOU PLAN TO MOVE TO A STATE WITH LOW OR NO INCOME TAX

It's not unusual for people to retire and then move to another state. Possibly they are attracted to a warmer climate, a desire to live closer to children and grandchildren or to reduce their cost of living. Regardless of the reason, if moving is a possibility it is a good idea to compare the income tax rates of your current state with the tax rates of any state you might move to. For example, if you currently live in California where state income tax rates are high and you plan to move to Nevada where state income taxes are zero, you might want to hold off on converting to a Roth until after you move.

HOW TO PAY THE TAXES

It will almost always be better to use non-IRA funds to pay any taxes created by the conversion, as opposed to taking a distribution from the IRA to pay these taxes.

Most people reach retirement with a portion of their savings in a traditional tax-deferred retirement account such as an IRA or 401k plan, as well as money outside of these accounts.

Think of these accounts as being represented by two buckets. You have your non-IRA bucket and your bucket containing your IRA money and 401(k) plan balances.

For simplicity's sake, assume for a moment that all the money you have for retirement is $100,000 in your non-IRA bucket and another $100,000 in your IRA bucket

$100,000 **$100,000**

No Conversion
Net of Tax Total
$175,000

-$25,000 Tax
$75,000

If these two buckets represented all your resources, you might think the total available for retirement was $200,000.

However, this total ignores the income tax liability that has accrued in your IRA. Because these funds have not been taxed, a portion of this money belongs to Uncle Sam. How much? It depends on the tax rate that will be applied when you withdraw these funds. If that rate is zero then the total of the two accounts would equal $200,000. But if the average effective tax rate applied to the withdrawals is 25 percent, then $25,000 of your IRA balance belongs to Uncle Sam. Your remaining share of $75,000, when added to the non-IRA bucket, means you have a total of only $175,000.

It is important to consider that this accrued tax liability is not likely to go away. One day, either you or your heirs will be forced to take this money out of your traditional tax-deferred IRA, and when that day comes, it will be subject to income taxes. And the amount that is taxed will be based on future unknown tax rates.

It is important to consider that this accrued tax liability is not likely to go away. And the amount that is taxed will be based on future unknown tax rates.

One way to protect against future tax rate increases is to convert to a Roth IRA and pay Uncle Sam what you owe him today.

To get the full potential benefit from a conversion, it is important to consider where you will get the money from to pay the resulting tax.

You could convert and pay this tax by taking a withdrawal from your IRA.

It may seem logical to pay the taxes from this account, especially if you don't need this money to meet your future retirement income needs. However, this is far from the best way to pay any resulting tax.

So, after you were done converting, you would have $80,000 in your bucket, which is now a Roth IRA bucket.

When you do the conversion this way, you are not done paying taxes to Uncle Sam. Anytime you take a dollar out of a traditional IRA it is subject to income taxes. In addition to the taxes created by converting to the Roth, you will also be forced to pay income taxes on the $20,000 you withdrew from the IRA.

Twenty five percent of $20,000 is $5,000 of additional taxes. For the purpose of this illustration we will assume that you paid that $5,000 from your non-IRA bucket. Of course, this means

$100,000 **$100,000**

-$5,000 Tax
$95,000

-$20,000 Tax
$80,000

Conversion
Net of Tax Total
$175,000

To see why, you must consider the amount you would need to withdraw from the IRA to pay the tax.

This is a little tricky, because if you withdraw money from the IRA and send it to Uncle Sam to pay the tax created by the conversion, there will be less money remaining in the IRA to convert to the Roth. For example, if the effective tax rate was 25 percent, then you would need to withdraw $20,000 to pay the tax created by the conversion. This is because only $80,000 would remain in the IRA after this withdrawal to be converted to the Roth IRA. A withdrawal of $20,000 equals 25 percent of the remaining IRA balance of $80,000. In other words, you send Uncle Sam $20,000 to pay the tax created by converting the remaining $80,000 to a Roth IRA.

that only $95,000 of the $100,000 would remain in the non-IRA bucket. If we add this $95,000 to the $80,000 remining in your Roth IRA bucket, the total is $175,000.

It is interesting to consider that if we recognize that there is an accrued tax liability in the IRA, regardless of whether you do or don't convert to a Roth, you are left with a total of $175,000. So, the question is, does converting to a Roth provide an advantage under these circumstances? The answer is that it might. It's true that you end up with the same number of dollars under either option, but because you are converting to a Roth IRA, you now have turned $80,000 of these dollars into very powerful income tax-free dollars. If your future tax rate is higher than today's tax rates, there will definitely be an advantage to converting.

When you convert to a Roth IRA, you are simply paying Uncle Sam what you already owe him. After you pay him, you get to enjoy income tax-free growth for as long as the money stays in the Roth IRA. Couple this tax advantage with the fact that you, as the original owner, are never forced to take a required minimum distribution from a Roth IRA, and you can see why this can be a powerful way to build wealth for yourself, your spouse and perhaps ultimately, your heirs.

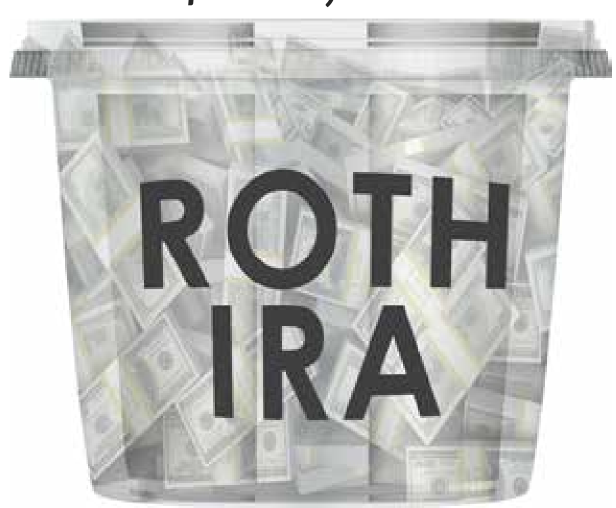
However, if your future tax rates are lower, then not converting to a Roth IRA and continuing to defer the payment of these taxes might make more sense. Why pay taxes today at a tax rate that is higher than what you might expect your tax rate to be in the future?

A far better approach would be to pay the taxes created by the conversion by withdrawing funds from your non-IRA bucket.

$100,000

-$25,000 Tax
$75,000

$100,000



$100,000

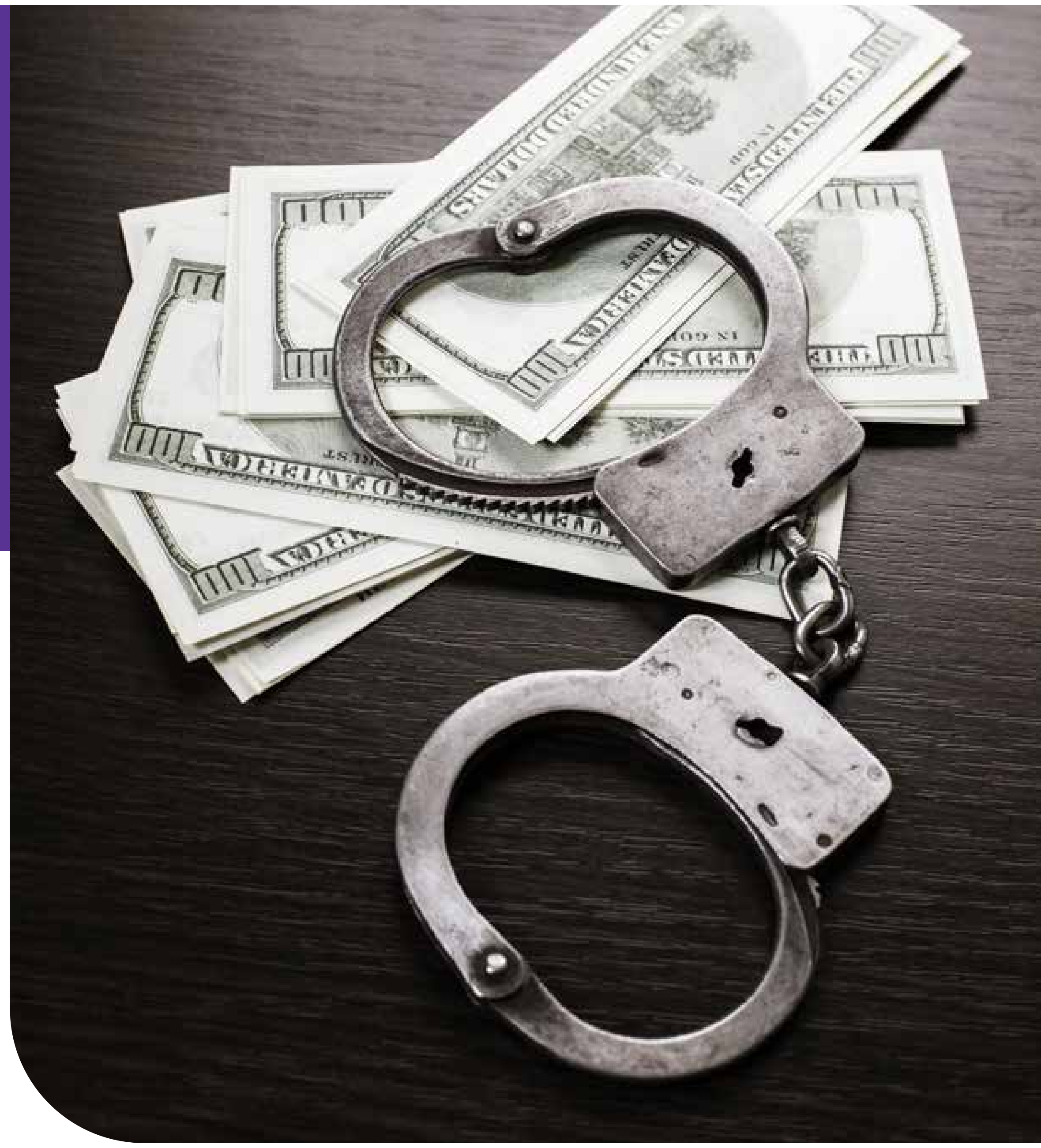
Conversion
Net of Tax Total
$175,000

Even if you feel relatively certain that your future tax rates will be higher than they are now, taking withdrawals from the IRA to pay the resulting tax is not be the best way to enjoy the full benefits of converting to a Roth IRA.

A far better approach would be to pay the taxes created by the conversion by withdrawing funds from your non-IRA bucket. Assuming that there is no deferred tax liability in these non-IRA funds due to capital gains, or for other reasons, a withdrawal shouldn't create any additional taxes. After this withdrawal, only $75,000 would remain in your non-IRA bucket, but this would allow you to convert the entire $100,000 in the traditional IRA to a Roth IRA.

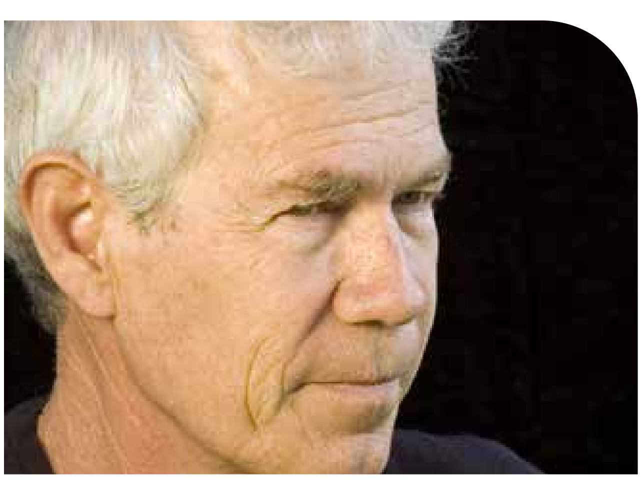
When you are done with the conversion, the total number of dollars that you will have will be the same $175,000. However, the big advantage of this approach is that now, 100,000 of these dollars are very powerful income tax-free dollars.

DISTRIBUTION PENALTIES AND TAXES



When discussing IRAs, it is important to understand that the rules determining if and when distributions from a Roth IRA will be free of penalties and income taxes are very complex. To navigate them safely, there are many things you must know and a lot of potential minefields you must avoid.

Fortunately, other than for estate tax purposes, people will generally only convert when they expect that the money will remain in the Roth IRA for at least five years and until they are at least age 59 ½. Under these circumstances, helping them decide whether or not to convert becomes much simpler, because there are only four primary things to understand.



1 If you're over the age of 59 ½, you never pay penalties on the Roth distribution.

2 If you're over the age of 59 ½, and it's a qualified distribution, you never pay income taxes on the IRA distribution.

3 If you're over the age of 59 ½, and it's not a qualified distribution, you pay income taxes.

4 Regardless of your age, if you have to pay taxes on the distribution, only the portion representing the earnings will be taxed (not the conversion amount). And earnings are the last money coming out of a Roth IRA.

Qualified Distributions

In order for the distribution to be income tax-free and penalty-free, any one of the following must be true:

The owner must:

- ***Be age 59 ½ or older, and have had the Roth IRA for at least five years***
- ***Be dead, and have had the Roth IRA for at least five years***
- ***Be totally and permanently disabled, and have had the Roth IRA for at least five years***
- ***Qualify as a first time home buyer, and have had the Roth IRA for at least five years***

It is important to note that the time period referred to might not be a full five years. Regardless of when the Roth IRA was started, the five-year requirement is always considered completed on January 1 of the final year. This means that you could start your Roth late in one year and satisfy the five-year requirement early (January 1) in the final year. For example, you could start the Roth IRA anytime in 2005 and as long as you take a distribution after January 1 of 2010, it will satisfy the five-year period. If you started your Roth IRA on December 31, 2005, it would only take a total of four years and one day to satisfy this five-year requirement.

If you don't fit the criteria of at least one of the above four situations, then the distribution is nonqualified and may be subject to income taxes and/or penalties.

Nonqualified Distributions and Income Taxes

If you don't fit the criteria of at least one of the four situations, then the distribution is nonqualified and may be subject to income taxes and/or penalties.

All nonqualified distributions are subject to income taxes, but whether they will result in a tax depends on the amount of the distribution. No taxes will be charged on any distributions no matter when they are taken, until the owner has recovered all of her basis in the account.

The owner's basis in the account is the total of her contributions and/or the amount of the conversion. Again, this money can be withdrawn at any time with no additional income taxes paid.

Only the earnings portion of a nonqualified distribution is subject to income tax.

Converting to a Roth IRA will not be beneficial for everyone. Consult with a qualified tax professional before considering converting to a Roth IRA.

Nonqualified Distributions And Penalties

In addition to possible income tax, nonqualified distributions will be subject to a 10% penalty unless any one of the following exceptions is met:

The owner must:

- *Be age 59 ½ or older*
- *Be dead*
- *Be totally and permanently disabled*
- *Qualify as a first time home buyer*
- *Receive distributions that substantially equal periodic payments*
- *Use the distribution to pay for qualifying medical or education expenses*

The 10% penalty on nonqualified distributions will apply not only to the earnings portion of any distributions, but also to any portion that is attributed to any conversion amount. This means that if the owner is under the age of 59 ½ and needs to withdraw the funds in his traditional IRA, he can't avoid the 10% penalty by first converting to a Roth IRA and then taking the withdrawal.

However, the 10% penalty is not charged on any contributions that are withdrawn. Under FIFO, treatment contributions are always the first money that comes out of a Roth IRA. Contributions are not subject to the 10% penalty or income taxes when distributed.

There is No Penalty on the Conversion

The 10% penalty for an early withdrawal from an IRA account does not apply to conversions, even when the owner is under the age of 59 ½. In effect, the conversion can be made at any age without paying the 10% IRA early withdrawal penalty.

Other Tax Considerations

If a person's adjusted gross income (AGI) for tax purposes would have been $85,000, and she made a $50,000 conversion, her new AGI for income tax purposes would be $135,000. Not only will she need to pay the income taxes (conversion tax) on this higher total, but the conversion could affect her itemized deduction threshold that year.

Converting to a Roth IRA will not be beneficial for everyone. Consult with a qualified tax professional before considering converting to a Roth IRA.

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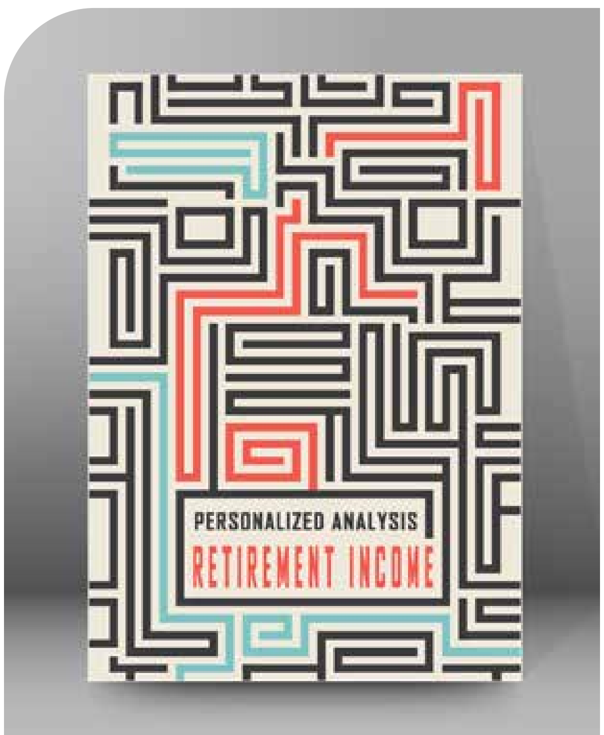

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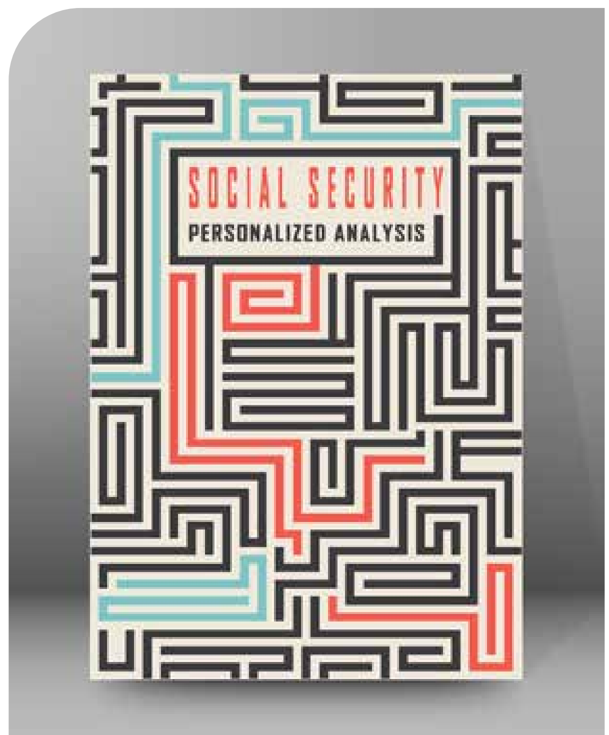

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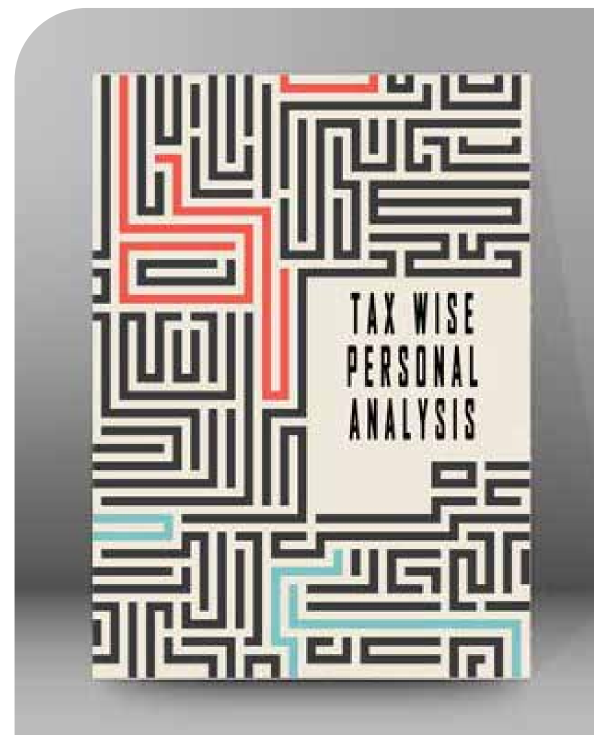

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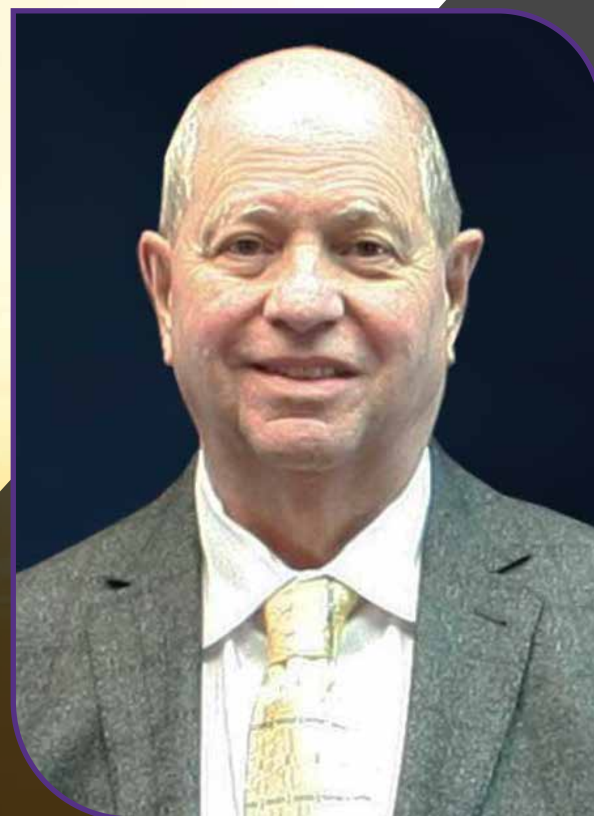

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