

BLK Financial Advisors, LLC

Investment Management and Financial Planning

Roth Conversion Analysis

Confidential

Contact Information

Date Completed: _____

Client Name: _____ Phone: _____

Address: _____ E-mail: _____

_____ Age: _____

What type of asset? Traditional IRA ___ Eligible Retirement Plan (401k,403b, etc.) ___

Amount to convert? _____

Have you ever made a nondeductible contribution to any traditional IRA? _____

What is the purpose of the asset resulting from the Roth Conversion?

___ Accumulation and distribution to owner

___ Accumulation only

___ Accumulation and distribution to heir

Please provide your projected tax rate for the following years

2011 _____ %

2012 _____ %

Amount of tax paid from an outside source? _____ %

Paying this tax from an outside source allows you to invest more in a Roth than you'd otherwise be able to do. (If the entire tax due on the conversion will be paid from the converted Roth IRA, enter 0) If funded with outside money enter 100.

By gathering this information you can determine the potential benefits of a Roth conversion. A much more meaningful analysis requires more information about the client's unique goals and resources. This can be accomplished by creating a Retirement Lifestyle Plan where the benefit of the Roth conversion can be judged based upon how it affects the Clients' overall plan results.