

6

REASONS THAT NOW MIGHT BE A GREAT TIME TO CONVERT YOUR IRA TO A ROTH IRA

Many of our clients have already used a Roth IRA conversion to get retirement dollars into an income tax-free environment. Interested? Read on for why now might be the time!

1



YOU'RE WORRIED GOVERNMENT SPENDING MAY MEAN FUTURE TAX INCREASES

Once you are 59½ and your Roth is five years old, your qualified withdrawals are tax-free.¹ **You're paid up!**

NO REQUIRED MINIMUM DISTRIBUTION (RMD)

Unlike many other retirement accounts, you are not required to take minimum distributions from a Roth IRA – so if your account value drops, you can wait for it to recover.¹



3



TAXES AREN'T FREE FOREVER

Eventually, you have to pay taxes on withdrawals from a tax-deferred account like a 401(k) or an IRA. Converting to a Roth IRA gives you control over the timing.¹

TAX RATES WERE REDUCED²

The Tax Cuts and Jobs Act of 2017 reduced taxes for many Americans. Without action, these rates will increase in 2026.



A DOWN YEAR CAN PROVIDE AN OPPORTUNITY³

Has market volatility taken a toll on your retirement savings?
Has your job situation changed and your income is lower than in the past?

YOU MAY HAVE ASSET DIVERSIFICATION, BUT WHAT ABOUT TAX DIVERSIFICATION?

Think about your retirement income. How much net income do you need to fund your lifestyle? Tax diversification in your income plan might allow you to take smaller withdrawals, which could mean less drag on your retirement accounts, less taxes owed on your Social Security checks, and more money in your pocket in the future.



Contact us now if you are considering whether a Roth IRA conversion is right for you. We'll prepare a personalized Roth IRA conversion report to show you the power of this strategy and why now might be the time!



BUSKA
Retirement Solutions, Inc.
BUSKA
Wealth Management, LLC

510 N 17th Ave Suite A, Wausau, WI 54401 | 715.355.4445

3621 E Hamilton Ave Eau Claire, WI 54701 | 715.318.4550

Info@RetireWithBuska.com | RetireWithBuska.com

Advisory services are offered through Buska Wealth Management, LLC, an SEC Investment Advisor. Insurance products and services are offered through Buska Retirement Solutions, Inc., an affiliated company. Buska Retirement Solutions, Inc. and Buska Wealth Management, LLC are not affiliated or endorsed by the Social Security Administration or any government agency. All written content is for information purposes only. It is not intended to provide any tax or legal advice or provide the basis for any financial decisions. The information contained herein is not an offer to sell or a solicitation of an offer to buy the securities, products or services mentioned, and no offers or sales will be made in jurisdictions in which the offer or sale of these securities, products or services is not qualified or otherwise exempt from regulation. The information contained in this material have been derived from sources believed to be reliable, but is not guaranteed as to accuracy and completeness and does not purport to be a complete analysis of the materials discussed.

1. <https://www.investopedia.com/roth-ira-withdrawal-rules-4769951>
2. <https://www.kiplinger.com/retirement/retirement-planning/604497/everyone-is-talking-about-roth-ira-conversions-heres-why>
3. <https://www.investopedia.com/bad-stock-market-good-for-roth-ira-conversion-5221747>