
Who Should Not Convert?

- 1) Older clients who need the IRA money for living expenses
- 2) Clients who do not have available, non-retirement assets to use to pay the taxes on the conversion. For some clients, in a low tax bracket, a conversion may be a good choice even paying taxes from an IRA or Roth-IRA.
- 3) Clients who believe they will be in a much lower tax bracket in retirement
- 4) Clients who have named a charity as the primary beneficiary
- 5) Client who cannot just bring themselves to pay any additional tax.