

A Trick and Treat for You

It's Halloween season - a time for scary stories, costumes, and, of course, tricks and treats. It also means that there are only about two months left in the year to make one very popular, effective and strategic tax move. Are you aware of this tax-savings trick that could very well turn into a real treat for you?

Roth IRAs are a potent weapon that retirees can use to possibly minimize their taxes in retirement. Roth IRA conversions are becoming one of the most popular and effective strategies to help people take advantage of our current low tax rates and become more tax efficient. In fact, many studies have shown that Roth conversions have more than doubled since 2009, and the last two years were the biggest years ever for Roth conversions.

Retirement & Estate Planning



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So, what is all the hype about and why are Roth conversions becoming such a popular and often used move? The

main reason is the tax-free benefits that the Roth IRA offers. Once money is put into a Roth IRA, all of the money grows, including all the interest earned, and comes out tax-free as long as you meet the distribution guidelines. In a world afraid of higher tax rates in the future, tax-free sounds very good to many people.

However, there are many factors to consider before doing a Roth conversion. You should work with a retirement account specialist who will address several issues with you to determine if a conversion is right for you, and if so, how and when to do it. In addition, there are some Roth IRA conversion tricks that you should know about.

Join me next week on the **It's Your Money Show** as I will be addressing some of these key questions, as well as going over the tricks to Roth Conversions that can make them a real treat. The show airs on WMEQ (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on WWIB (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or **info@KeyStoneCV.com**, or through our website, www.KeyStoneCV.com.

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