

A BONUS FROM ROTHIRAPRO.COM

10 Questions to Ask Your Advisor *Before You Convert a Dollar.*

A field checklist for retirees and pre-retirees weighing a Roth conversion.

WHY THIS CHECKLIST EXISTS

Roth conversions are permanent. Once converted, the decision cannot be reversed. Yet most conversions being recommended today are based on single year tax illustrations and rules of thumb. These ten questions test whether your current plan was built on actual math, or on a pitch.

Take this with you to your next meeting. If your advisor cannot answer most of these clearly, ask for a second opinion before you act.

01 IRMAA MODELING

“Has my projection modeled IRMAA penalties for every year going forward, including the two-year Medicare lookback?”

Why this matters. IRMAA is a surcharge added to your Medicare premiums when income crosses certain thresholds. Roth conversions are one of the most common triggers. Medicare looks back two years, so the cost shows up after you have already paid the conversion tax. Any strategy that does not explicitly model IRMAA, year by year, is inaccurate.

02 SURVIVING SPOUSE TRANSITION

“When my spouse and I move from joint to single filer brackets, how does the conversion math change?”

Why this matters. Single filers hit higher brackets at roughly half the income thresholds. A surviving spouse continues drawing the same retirement income but loses the wider joint bracket. Most projections never model this transition. If yours does not, the math being presented to you assumes a household that will never exist for the second half of retirement.

03

LONG-TERM PROJECTION SCOPE

“How many years does my projection cover, and does it model decades of bracket interaction, not just a few years?”

Why this matters. Roth conversions are a multi-decade decision. Short-term illustrations of three to five years can make almost any conversion look attractive. Real planning runs ten, twenty, and thirty year scenarios and tests them against multiple life expectancies. If your projection ends at age 85, it is not a projection. It is a snapshot.

04

EFFECTIVE VS. MARGINAL RATE

“What effective tax rate are you using across my full retirement horizon, not just my current marginal rate?”

Why this matters. Marginal rate is the rate on the next dollar. Effective rate is the average rate on every dollar. Most conversion pitches lean on marginal rate because it makes the case sound stronger. Effective rate is what you actually pay, and in retirement it is historically much lower than working year rates.

05

HEIR BRACKET ASSUMPTIONS

“What tax bracket are you assuming my heirs will be in when they inherit, and how did you arrive at that number?”

Why this matters. The legacy argument for Roth conversion assumes heirs will be in a higher bracket than you are now. Often they will not. Parents project their own earning history onto their children. If your heirs inherit during their own retirement, during a career break, or simply at a lower lifetime income, the conversion math can flip. A defensible answer here requires real numbers, not assumptions.

06

MULTIPLE LIFE EXPECTANCIES

“Does my analysis model multiple life expectancy scenarios, not just age 95 or 100?”

Why this matters. A conversion that looks brilliant if you live to 100 can look like an expensive mistake if you live to 78. Honest planning tests the strategy against shorter, average, and longer life expectancies and shows you how the answer changes. Planning to a single age is planning to be wrong.

07 SOURCE OF THE CONVERSION TAXES

“If I pay the conversion taxes from inside the IRA rather than from outside funds, what does that do to my long-term outcome?”

Why this matters. The conversion benefit usually depends on paying the tax with non-IRA money so the full IRA balance gets the Roth wrapper. When the taxes are pulled from the IRA itself, the benefit shrinks dramatically, and the conversion is often a net loss. Many recommendations skip this distinction.

08 SOCIAL SECURITY INTERACTION

“How does my conversion strategy interact with the taxability of my Social Security benefits?”

Why this matters. Up to 85% of your Social Security can become taxable once your combined income crosses certain thresholds. Roth conversion income can push more of your SS into the taxable column, then continue doing so for years. A complete analysis shows you the SS tax effect alongside the conversion tax.

09 RMDs WITH AND WITHOUT CONVERSION

“What are my projected RMDs each year, both with and without the conversion strategy you are recommending? What is the real net tax difference?”

Why this matters. Many recommendations frame RMDs as the enemy and Roth conversion as the escape. For many retirees, RMDs are smaller and more manageable than the pitch suggests. The right way to see the trade is the year by year tax comparison of both paths, not a generic claim that conversion "beats RMDs."

10 PLAN FLEXIBILITY

“If tax law changes during my conversion timeline, or if my income or health changes, how does my plan adapt?”

Why this matters. Roth conversions are irreversible. Tax law, your health, your income, and your spouse's status are all subject to change over the decades a conversion plan runs. The plan needs to flex. If the answer is "we will just adjust later," ask exactly what that means. Often it means the original analysis did not account for what they cannot yet see.

WHAT TO DO WITH THIS CHECKLIST

Bring it to your next meeting.

Ask each question directly. A good answer includes specific numbers, named assumptions, and a willingness to show the work.

If your advisor cannot answer most of these clearly, that does not mean they are wrong about everything. It means the recommendation in front of you is built on incomplete information. You deserve to see the full picture before you write a check to the IRS that you cannot take back.

SOURCES & STANDARDS

The questions in this checklist are drawn from the standards a qualified Roth conversion specialist applies in a complete client analysis. The full ten Roth conversion mistakes this checklist is designed to surface are covered in the companion guide, *The 10 Roth Conversion Mistakes That Cost Retirees Thousands*, available at RothIRAPro.com.

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