



Video Title: Roth Conversions

Target Audience: Clients, COIs
Estimated Total Runtime: > 1:10
Strategy: Send in email, post on website

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[Eric]

Have you wondered, “Is a Roth conversion right for me as I approach retirement?”

Maybe you’re in a situation like a lot of investors who are concerned about future taxes. If most of your savings are in traditional IRAs or 401(k)s, every dollar you withdraw in retirement will be taxed. And with Required Minimum Distributions kicking in later, that can push you into a higher tax bracket, affect Medicare premiums, and even increase taxation on Social Security.

A Roth conversion lets you move money from a pre-tax account into a Roth IRA - paying taxes now, to potentially avoid higher taxes later. It can create tax-free income in retirement and give you more control over how much taxable income you generate each year.

But it’s not a one-size-fits-all strategy. A conversion can temporarily spike your taxable income, trigger IRMAA surcharges, or push you into a higher bracket in the year you convert. That’s why timing and amount matter.

If you’d like a personalized analysis, I’m here to help.

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Thumbnail Caption: Hidden Taxes Inside Your 401(k)

Email Subject Line: VIDEO: A Way To Tackle Future Taxes

Email Copy:

Many people spend decades building up pre-tax savings, only to discover that retirement comes with a larger tax bill than they expected.

In this short video, I talk about how Roth conversions can be a thoughtful way to manage those future taxes, and why timing really matters.

If you're curious whether this strategy fits your situation, take a look, and reach out if you want to discuss your options.

[Thumbnail hyperlinked to video]

Social Tease:

A lot of people hit retirement and realize their biggest expense may be the taxes on the money they've already saved.

In this video, I talk about when a Roth conversion might help you create more flexibility later, and why the timing of each move matters.

Curious how this might apply to your retirement plan? Watch the video and connect with me, to discuss your options.

[Upload mp4 video]

Website Title: Could Roth Conversions Ease Your Future Tax Burden?

Website Copy:

Many retirees are surprised to learn that the accounts they spent decades contributing to - traditional 401(k)s and IRAs - can create significant tax pressure later. Because these accounts were funded with pre-tax dollars, every withdrawal in retirement is taxed as ordinary income. For some, that means higher taxes than they expected.

A Roth conversion could be one way to approach that challenge more proactively. The idea is simple: move money from a pre-tax account into a Roth, pay taxes on the converted amount now, and potentially reduce taxable income later. But the real strategy is in the timing. Converting in the right years and in the right amounts can make a meaningful difference over the long term.

This is the kind of analysis we walk through with families every day. If you want clarity around how this might fit into your retirement plan, we're here to help.

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