

PUT A ROTH IRA CONVERSION INTO ACTION

Systematically convert an IRA to a Roth IRA — with the power to select when and how much to convert

How it works: This example shows a \$100,000 IRA annuity converting to a Roth IRA over five years¹ with even amounts converted, and no taxes withheld. We establish a mirrored The original IRA is After five years, the Roth contract to create the systematically converted to conversion is complete. Roth IRA. the Roth IRA over five years. (excluding any earned interest). \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 \$20,000 **Original** Mirror Original Mirror **Original** Mirror \$0 \$100.000 Each year, a portion of \$0 \$100.000 IRA Roth IRA the IRA converts to the IRA Roth IRA contract contract Roth IRA. contract contract

3A

End result assuming 5% compounding interest.



Mirror

\$127,628 Roth IRA contract

We'll even withhold the taxes for the conversion if requested — with no withholding limitations!²
Call to learn more about a turnkey Roth conversion solution.

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¹ The annuity owner determines the timetable for the conversion, selecting when and how much money to convert, subject to no more than one partial conversion per contract year.

² Any amount withheld before age 59½ may result in a 10% IRS penalty tax.