Roth Conversion Review

Document Checklist

To help us evaluate whether a Roth conversion may be appropriate for your circumstances this year, we need an accurate picture of your current financial and tax situation. Please review the checklist below and provide any information that applies to you. **Most clients only need to provide a portion of these items**, so feel free to skip any sections that are not relevant to your situation.

Where projected or estimated amounts are requested, please provide your best estimates. Actual results may differ from projections.

Tax Documents

- ☐ A copy of your most recent Federal and State tax returns *(if we did not prepare them for you)*
- ☐ Dates of birth for any dependents listed, if applicable

Investment & Account Statements

For accounts not held with ABWF — most recent statements for:

- ☐ All checking and savings accounts
- ☐ Individual stocks and estimated annual dividends — for example, do you own shares of AT&T, Verizon, etc., and approximately how much do you receive in dividends per year?
- ☐ Brokerage accounts *(e.g., Vanguard, Fidelity)*
- ☐ IRAs
- ☐ Annuities
- ☐ Life insurance policies
- ☐ CDs or bonds maturing this year, with projected income from these accounts
- ☐ Savings bonds, U.S. Treasury bonds, municipal bonds, etc., with projected income from these accounts

Income Details for the Year Ahead

- ☐ Projected W-2 income (salary and bonus), 1099, or business income
- ☐ Income from real estate or rental properties
- ☐ Projected RMD income from accounts outside of ABWF
- ☐ Pension income, including:
  - Net monthly amount after tax withholding
  - Percentage withheld for taxes

Other Financial Items

- ☐ Any investments sold that ABWF may not be aware of
- ☐ Any property sold, including:
  - Type (primary residence, rental, other)
  - Sale details, cost basis, and depreciation

Education-Related Expenses

- ☐ If you have college-aged children — did you pay any tuition or student loan payments?
- ☐ Is/was your child a full-time college or graduate student this tax year?

Note: IRS dependency and education-related tax rules are subject to specific requirements. Please provide applicable education information so we can evaluate your situation.

Medical & Charitable Contributions

- ☐ Estimated out-of-pocket medical expenses for this year
- ☐ Estimated charitable donations for this year

Inheritances or New Income

- ☐ Any inherited monies, IRAs, property, or other assets — or potential future income

Social Security Benefits

- ☐ If you or your spouse started receiving benefits this year — monthly amounts and start date
- ☐ If already receiving — anticipated benefits for this year
- ☐ Federal tax withholding amount or percentage
- ☐ Medicare Part C/D premiums withheld

Federal Estimated Tax Payments

- ☐ Amount paid per quarter for the current tax year

Ready to Send? Three Easy Steps

1. Send us your documents — upload them securely using the link in our email, or drop them off at the office.

2. Schedule your review meeting — use the scheduling link in our email, or call us at (610) 440-1700.

3. We'll run the numbers — and walk you through your options together.

Disclosures

Advisory services are offered through A Better Way Financial, an SEC Investment Advisor.

A Better Way Financial is not affiliated with or endorsed by the Social Security Administration or any other government agency.

The information requested above helps us evaluate potential Roth conversion opportunities and related tax planning considerations. Roth conversions may increase current-year taxable income and may not be appropriate for all individuals. Recommendations will be based on your specific circumstances.