

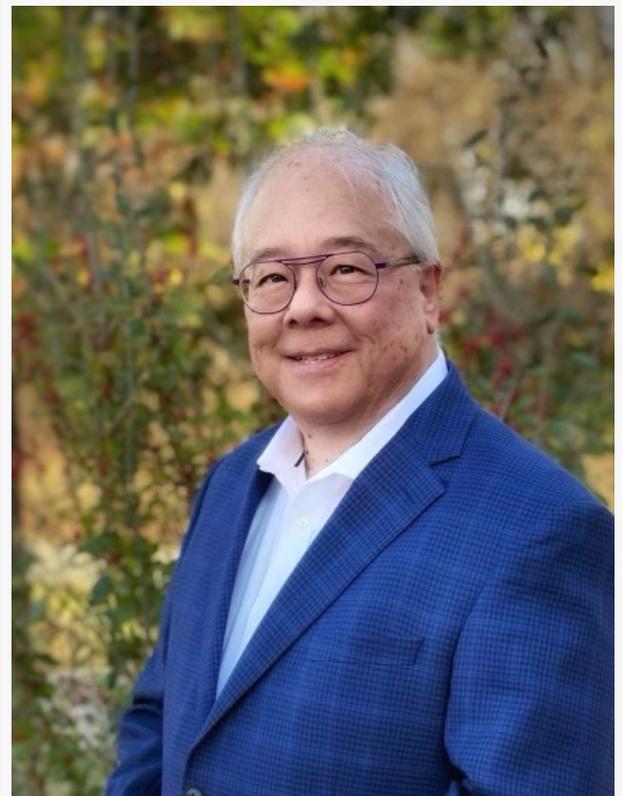
GUIDE TO ROTH CONVERSIONS

GET A ROTH ANALYSIS FIRST

MCKINNEY, TX, UNITED STATES, April 26, 2025 /EINPresswire.com/ -- For individuals contemplating whether to convert their traditional IRAs, 401(k)s, and other tax-qualified retirement plans to a Roth IRA, Retirement Tax Consultants is now offering a comprehensive [Roth Conversion](#) Analysis.

Making the right decision about Roth conversion can save retirees hundreds of thousands of dollars over time—but only if it's based on accurate, personalized analysis. While some local advisors may be equipped to perform these calculations, the reality is that [Roth analysis](#) requires deep expertise in tax strategy, mathematics, and retirement income planning.

Retirement Tax Consultants fills this gap by offering clients a professional-grade report set designed to evaluate all aspects of Roth conversion. These reports answer the most critical questions a retirement account owner must ask:



David Hyden, President/Founder

“

We are the bridge between your Accountant and Financial Advisor:

We do what they don't”

David Hyden

Our Roth Conversion Report includes a side-by-side analysis comparing the long-term costs of converting versus not converting:

1. THE COST OF CONVERSION

- Tax cost of a conventional single-year conversion
- Tax cost of a structured (multi-year) conversion
- Tax cost of a strategically optimized single-year

conversion using proprietary tax strategies

- Fees and risks associated with an optimized conversion
- D1RV (Day-One Roth Value) for each approach
- Enhancement options available, with analysis of appropriateness and cost

2. THE COST OF NOT CONVERTING

- Lifetime income taxes (voluntary and RMDs)
- Increased Medicare premiums
- IRMAA surcharges (Income-Related Monthly Adjustment Amount)
- Investment fees and commissions on the embedded tax liability



"With our tools, expertise, and software, we can show clients the true cost and benefit of a Roth conversion and help them decide if the Roth conversion makes sense financially. This is not just a financial guess—it's a fact-based analysis that empowers clients to make the best decision for their retirement future," said David Hyden, Founder of Retirement Tax Consultants.

"For those clients that decide to convert to Roth we can also show them how to [reduce the taxes](#) by a minimum of 35% using various strategies that are legal yet largely unknown by most advisers."

To schedule your Roth Analysis, contact Retirement Tax Consultants today:

☐ Call: 469-342-8889

☐ Email: admin@RetirementTaxConsultants.com

☐ Visit: <https://retirementtaxconsultants.com>

David B. Hyden

Retirement Tax Consultants

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