

Retirement Tax Consultants Launches a Comprehensive Roth Analysis to Help Avoid the 7 Hidden Costs of Traditional IRAs

Get an In-Depth Roth Analysis at a 30% Discount Through July 2025

MCKINNEY, TX, UNITED STATES, July 9, 2025 /EINPresswire.com/ -- For individuals evaluating whether to convert their traditional IRAs, 401(k)s, or other tax-qualified retirement plans to a Roth IRA, [Retirement Tax Consultants](#)

is now offering a comprehensive, data-driven Roth Conversion Analysis—a powerful tool designed to give retirees the clarity and confidence they need to make the most financially sound decision.



“

We are the bridge between your Accountant and Financial Advisor: We do what they don't by specializing in strategies to minimize retirement taxes”

David Hyden

Why Roth Conversion Matters

Making the right decision about Roth conversion can potentially save retirees hundreds of thousands of dollars over a lifetime—but only when based on accurate, personalized analysis. While many financial professionals offer general projections, Retirement Tax Consultants provides a deeply strategic, tax-focused evaluation.

“This isn't a financial guess—it's a fact-based analysis engineered to deliver the best possible retirement outcome,” said David Hyden, Founder and President of Retirement Tax Consultants. “With our tools, expertise, and software, we help clients understand not just whether to convert, but how and when to do it for maximum benefit.”

Hyden explains that traditional IRAs carry Seven Major Financial Risks:

1. Rising Tax Rates – Today's historically low tax rates won't last forever. If rates rise, every future IRA withdrawal becomes more expensive.
2. Required Minimum Distributions (RMDs) – Starting at age 73 or 75, you're forced to withdraw

from your IRA—whether you need the income or not. This can deplete retirement accounts and accelerate tax liability.

3. Taxation of Social Security Benefits – IRA withdrawals can cause up to 85% of your Social Security benefits to become taxable.

4. Medicare Premium Surcharges (IRMAA) – Higher taxable income may trigger costly Medicare penalties.

5. Fees on Government-Owned Money – You pay investment fees on your full IRA balance, including the portion that ultimately belongs to the IRS.

6. The Widow's Penalty – Surviving spouses often face higher taxes on the same income, due to single filer status and lower Medicare thresholds.

7. Tax Burden on Heirs – Under current law, beneficiaries must fully withdraw inherited IRA funds within 10 years—often during peak earning years, increasing the tax hit.

“These risks are baked into traditional IRA accounts,” said Hyden. “A properly timed Roth conversion can reduce or eliminate every single one.”

What the Roth Conversion Report Includes

The firm's Roth Conversion Analysis delivers a detailed, side-by-side comparison of converting versus not converting, answering the most critical tax and income planning questions retirees face.

1. Cost of Conversion

- Tax impact of a conventional single-year conversion
- Tax impact of a structured multi-year conversion
- Tax cost of a strategically optimized conversion using proprietary methods
- Fees and risks associated with optimization
- Day-One Roth Value (D1RV) for each strategy



David Hyden, President/Founder

- Optional enhancements with cost-benefit review

2. Cost of Not Converting

Projected lifetime income taxes, including RMDs

- Estimated increases in Medicare premiums and IRMAA penalties

- Ongoing investment fees and commissions on embedded tax liabilities

Limited-Time Offer: 30% Discount

To make this analysis more accessible, Retirement Tax Consultants is offering the Roth Conversion Analysis at 30% off the standard \$1,200 fee for a limited time. The package includes:

- A [Roth Analysis](#) Summary Sheet detailing all the relevant calculations

- 38-page Report of detailed financial modeling

- Up to 3 hours of consulting time with a retirement tax specialist

For clients who proceed with a Roth conversion, the firm also offers advanced tax-reduction strategies—including valuation discounting through LLCs—to reduce conversion taxes by at least 35%, using legal, IRS-compliant methods rarely implemented by conventional advisors.

About Retirement Tax Consultants

Retirement Tax Consultants specializes in minimizing or eliminating taxes in retirement. Acting as the bridge between financial advisors and tax professionals, the firm provides advanced, personalized strategies that help clients keep more of what they've worked a lifetime to earn.

For more information or to schedule your Roth Conversion Analysis, visit:

□ www.RetirementTaxConsultants.com

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