

# Retirement Tax Consultants Offers a Roth Conversion Analysis to Help Decide Whether to Convert to Roth

*Compare the Tax Cost of Converting to the Mandatory Costs of NOT Converting*

MCKINNEY, TX, UNITED STATES, July 15, 2025 /EINPresswire.com/ -- For individuals considering whether to convert their traditional IRAs, 401(k)s, or other tax-qualified retirement plans to a Roth IRA, [Retirement Tax](#)

[Consultants](#), a national leader in retirement tax and income planning, today announced they are offering a comprehensive Roth Conversion Analysis—a data-driven evaluation designed to empower retirees with the financial clarity they need.



“

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, CFF®, NSSA®, IRMAACP®*

## WHY ROTH CONVERSION MATTERS

Making the right decision about a Roth conversion can save retirees hundreds of thousands of dollars over their lifetimes—but only when it's grounded in personalized, accurate analysis. While some advisors may offer basic projections, true [Roth Analysis](#) demands deep expertise in tax strategy, retirement income planning, and financial modeling.

“This is not a financial guess—it's a fact-based analysis designed to support the best possible retirement outcome,” said David Hyden, Founder and President of Retirement Tax Consultants. “With our tools, expertise, and software, we help clients clearly understand both the costs and long-term benefits of conversion.”

## WHAT'S INCLUDED IN THE ROTH CONVERSION REPORT

Retirement Tax Consultants provides a side-by-side comparison of converting versus not converting, answering the most critical financial questions a retirement account owner must ask.

## 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 optimized conversion
- D1RV (Day-One Roth Value) for each approach
- Enhancement options with cost-benefit evaluation

## 2. THE COST OF NOT CONVERTING

- Lifetime income taxes, including RMDs (Required Minimum Distributions)
- Increased Medicare premiums
- IRMAA (Income-Related Monthly Adjustment Amount) surcharges
- Ongoing investment fees and commissions on embedded tax liability

### LIMITED TIME OFFER: 30% DISCOUNT

To expand access to this critical service, Retirement Tax Consultants is currently offering the Roth Conversion Analysis at a 30% discount off the standard \$1,200 fee. The fee includes a Roth Analysis Summary Sheet which details all the relevant numbers, including 30+ pages of calculations, plus 3 hours of consulting time.

For those who decide to move forward with a Roth conversion, the firm offers additional strategies to reduce the associated taxes by a minimum of 35%, using legal, IRS-compliant approaches that are largely unknown to most advisors.

### ABOUT RETIREMENT TAX CONSULTANTS

Retirement Tax Consultants specializes in reducing or eliminating retirement taxes. As the bridge between financial advisors and tax professionals, the firm provides advanced, personalized strategies to help clients keep more of what they've earned.



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