

# Fiduciary Fraser Allport offers a free Roth Guide explaining how a Roth IRA Conversion can reduce Income Taxes and IRMAA

*A Roth IRA Conversion Strategy may help reduce Income Taxes and the IRMAA surcharge.*

ORMOND BEACH, FL, UNITED STATES, January 29, 2026 /EINPresswire.com/ -- Fraser Allport, Accredited Investment [Fiduciary](#)® and Certified Estate Planner™, offers a Complimentary ROTH E-book explaining how a Roth IRA Conversion can potentially reduce Income Taxes and the IRMAA tax in [Retirement](#).

Financial Planner Fraser Allport, owner of The Total Advisor, LLC in Daytona Beach, Florida, advises pre-retirees and retirees to review tax planning before retirement. High taxes in Retirement can become a very serious " budget buster ". It's both wise and necessary to incorporate Income Tax Planning into a holistic Retirement Plan.



Experience Matters

Fraser notes that Required Minimum Distributions (RMDs), Social Security taxation, and other taxable income sources can combine to push taxable income higher in Retirement than people originally planned for. The extra taxes become an unexpected expense. Perhaps even a burden.



All Knowledge comes from  
Experience "

*Albert Einstein*

More MAGI income can also increase Medicare costs due to the onerous IRMAA surcharge ( Income Related Monthly Adjustment Amount ). IRMAA's income-based surcharges

can become another expensive monthly healthcare cost. In the final analysis, IRMAA is just another tax.

IRMAA is an extra surcharge on Medicare Part B and Part D premiums for higher-income beneficiaries, calculated using your Modified Adjusted Gross Income (MAGI) from two years prior

A Roth IRA conversion involves moving assets from a traditional IRA or other pre-tax retirement account into a Roth IRA. The converted amount is taxable in the year of conversion, but future qualified ROTH withdrawals may be tax-free under current rules.

For the right person, a Roth IRA conversion strategy can help manage taxes over time. "Taxes don't always go down when paychecks stop," said Allport. "Roth IRA conversions are one way to reduce income taxes so that a person is not subject to IRMAA.

Fraser Allport emphasizes that Roth IRA conversions are not one-size-fits-all, and are often implemented as a multi-year conversion strategy to mitigate tax consequences in any one tax year. A conversion should be coordinated with a qualified tax professional.

Be aware that a converted ROTH has a 5 year wait until distributions become tax-free.

Lastly, a ROTH IRA is an excellent funding vehicle for Estate Planning purposes, because there are no RMDs ( Required Minimum Distribution ).

To receive a ROTH Analysis ... schedule a Complimentary Consultation with Fraser Allport at [www.fraserallport.com](http://www.fraserallport.com), or call (386) 882-6256.

About Fraser Allport:

Fraser Allport is an Accredited Investment Fiduciary® and Certified Estate Planner™ based in Ormond Beach, Florida, serving Clients since 1982.

Resources :

<http://www.irs.gov>

<http://www.ssa.gov>

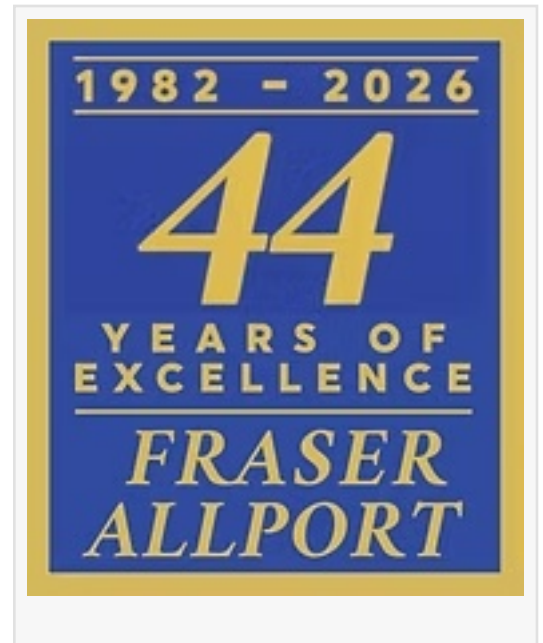
<http://www.medicare.gov>

<https://www.ssa.gov/forms/ssa-44.pdf>

<https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>

Disclosure :

Fraser Allport is an Accredited Investment Fiduciary® and Certified Estate Planner™. Fraser is the Owner of The Total Advisor, LLC, specializing in Retirement, Income Tax and Estate Planning.



Fraser also has expertise in Social Security, Medicare, Long Term Care, Life Insurance and [Annuities](#). Fraser's Florida license numbers are A 00 44 61 and L 09 47 754.

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