MANADA TAX SERVICE, P.C.

Strategic Tax Planning & Advisory · Lancaster County, PA

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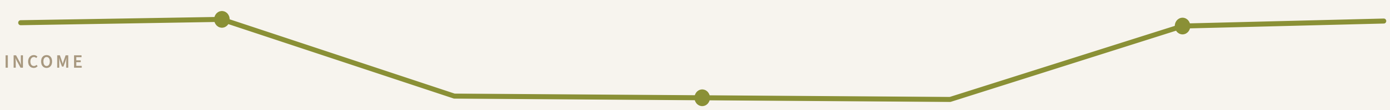
FREE RETIREE'S GUIDE

The Roth Conversion Window

There's a low-tax window in early retirement most people walk right past. Here's how it works — and what to watch for before you use it.

Why the window opens



STAGE 1

Working years

Income high, brackets full.

STAGE 2 — THE WINDOW

The gap years

Paychecks stop; Social Security & RMDs not yet on — *an income valley, the lowest brackets of your life.*

STAGE 3 — AGE 73+

RMDs + Social Security

Required withdrawals and benefits push income — and your bracket — back up.

The valley is the window. It closes on a schedule you don't control.

What a conversion buys you

- **Tax-free growth** for life.
- Protection from the **survivor's bracket squeeze.**
- **No required withdrawals** on the converted money — you stay in control of your income.
- A softer Social Security **"tax torpedo."**
- **Tax-free dollars for your heirs.**

Watch-outs

IRMAA surcharges

Convert too much and you can trigger Medicare premium surcharges — felt two years later, on a delay.

Bracket & subsidy cliffs

Overshoot by a dollar and you can jump a bracket or lose an ACA subsidy. Fill the bracket precisely — don't overflow it.

Pay the tax from outside the account so every converted dollar keeps growing tax-free.

How much should *you* convert this year?

It's a multi-year sequencing decision, not a one-time move. We map it out so you thread every needle at once.

Book a planning call: (717) 576-6546 · contactus@manadatax.com · manadatax.com

General information for educational use, not tax advice for your specific situation.