

Sample Roth Conversion Follow-Up Sequence

Financial Planning Help From Arnold & Mote Wealth Management!

Hi [First Name Here]

We are a flat-fee, fee-only financial planning firm based in Cedar Rapids, IA. Previously, you've viewed one of our videos or blog posts providing financial planning tips around Roth conversions. If we didn't answer the questions you had, simply reply to this email and we'll be happy to help.

As a holistic financial planning firm, we cover a wide variety of topics with our clients, and Roth conversions play a huge part in many of our clients' retirement plans.

We have put together this [1 page PDF](#) that helps explain all of the different elements included in our comprehensive financial plans.

In the future, expect 2 emails each month from us where we'll be sharing some of the most popular topics we are discussing with other clients who are doing Roth conversions today. Topics include reducing taxes in retirement, retirement withdrawal strategies, estate planning, health care in retirement, and much more.

If you don't want to wait and are ready to dive into some of our most popular content now, here are a few topics we are helping our clients with today:

Retirement Planning

- [What Can I Do if My RMD is Not Needed?](#)
- [HSAs in Retirement - Withdrawals After Age 65](#)
- [Questions to Ask When Choosing a Retirement Community](#)

Investing

- [4 Ways to Reduce State Tax Liability from Your Investments](#)
- [What to Do with Extra Cash Today](#)
- [Gold and Silver as Investments - Is It Worth Investing In?](#)

Medicare

- [How to Avoid the IRMAA Surcharge and Pay Less for Medicare](#)
- [Appealing Medicare IRMAA Surcharge](#)
- [Medigap vs Medicare Advantage](#)

If you're interested in scheduling a complimentary conversation with us to ask questions about your financial plan, [please click here](#).

If you realize the content is not right for you, you can unsubscribe by clicking the button at the bottom of this or any future email.



**Immediately After
Initial Engagement**

1

Don't Do Roth Conversions If...



Hello [First Name Here],

Roth conversions can be a great way to reduce tax liability in retirement. But that doesn't mean they are the best course of action for everyone today.

Here's a few common reasons to avoid doing aggressive Roth conversions:



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You want to give to charity - If you have a plan to support any charities in retirement, be sure to factor that charitable giving into your Roth conversion plan.

Can you give through [QCDs \(Qualified Charitable Distributions\)](#) to offset your RMD?

Can you set the charity as the beneficiary to your IRA?

Be sure to not needlessly pay taxes on money that is set aside for charity. Not only will this reduce your tax bill, but it will also leave more money for the charity

You'll (unnecessarily) trigger Medicare IRMAA - Sometimes, paying the IRMAA Medicare Surcharge is worth it. But too often we see Roth conversion plans unnecessarily trigger IRMAA.

IRMAA is one of the few "tax cliffs" that exist today - penalties and taxes that are triggered with just \$1 in extra income above a certain threshold or income bracket.

It may make a lot of sense for you to do a \$50,000 Roth conversion. But a \$51,000 conversion could result in several thousand in added Medicare surcharges. If you are age 63 or older, you must be knowledgeable about the Medicare IRMAA brackets and [what type of income can create a problem](#).

If you would like to see more information on how we create Roth conversion plans for our clients, and learn more about when they make sense to do, [schedule an introductory meeting with us here](#). We'll learn more about your situation and provide examples of plans we have done for clients.

Open Rate: 76.9% | Click Rate: 23.1% | Unsubscribe Rate: 0%
(Newer email, so less data)

Our Best Financial Planning Videos



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Hello [First Name Here],

Did you know that our team posts educational videos every few weeks? Each video focuses on a unique financial topic, and we've covered a range of questions from clients, friends, and colleagues.



7 Days Later
(21 Days After
Initial Engagement)

Our recent topics cover tax law changes impacting retirees, determining sustainable spending amounts in retirement, and maximizing tax deductions from charitable contributions while doing Roth conversions.

We'd love to invite you to follow us on YouTube, and explore our library of videos:

[Our YouTube Channel](#)

You'll also receive updates with our recent videos as part of our ongoing newsletter and communications!

Open Rate: 58.3% | **Click Rate:** 8.3% | **Unsubscribe Rate:** 1.7%

What is Flat Fee Planning?

The world of financial planning can be tricky to navigate. Luckily, we're here to help!

Over the last few weeks, we've shared with you some of our content around financial planning and creating a retirement plan you can be confident in.

One thing that sets us apart from most of the industry is how we work with our clients when creating these plans:

We charge a simple flat fee. We don't charge a percent of your assets, or take commissions from recommending a specific product or investment for you. One simple flat fee that does not go up as the value of your investments rise, or as you contribute more.

Another benefit we offer our clients whose assets we manage - **We pay for our clients' tax preparation each year!** Our clients don't have to worry about the complications from Roth conversions on their tax return. We'll pay for one of our preferred tax preparers, who see dozens of Roth conversions from us each year, to ensure your return is done correctly.

You can learn more about how we work with clients, why we charge differently than much of the industry, [from our client services page here](#).

We hope you have found our recent content helpful. If you'd like to talk more about how we can help create a retirement plan for you, just reply to this email and we'll be in touch!



14 Days Later
(35 Days After
Initial Engagement)

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Open Rate: 52.7% | Click Rate: 2.3% | Unsubscribe Rate: 2.6%



Note on Future Emails:

After this sequence is completed, they continue to receive our monthly newsletter.



ARNOLD & MOTE WEALTH
MANAGEMENT

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Financial Planner & Partner
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