*Presentation:*
Advanced Roth Planning; How to Squeeze More Juice Out of the Tax Lemon

*Presenter:*
*Jeffrey Levine, CPA/PFS, CFP*®, CWS®, BFA®, MSA is the Lead Financial Planning Nerd for [Kitces.com](https://www.kitces.com/) and the Chief Planning Officer at Focus Partners Wealth. In 2020, Mr. Levine was named by Investment Advisor Magazine as one of the top 25 voices to turn to during uncertain times, and was named to the IA25 again in 2021. Jeff is a past recipient of the [Standing Ovation award](https://www.aicpa.org/press/pressreleases/2017/aicpa-announces-standing-ovation-honors-in-personal-financial-planning.html), presented by the AICPA Financial Planning Division, was named to the [2017 class of 40 Under 40](http://www.investmentnews.com/section/40-under-40/2017/profile/24/Jeffrey-Levine) by InvestmentNews, and as a Young Advisor to Watch by Financial Advisor Magazine in 2020. Previously, Jeffrey served as Ed Slott and Company’s Chief Retirement Strategist, where his ability to simplify the complex laws that govern individual retirement accounts, combined with his unique blend of humor and tax planning, was first recognized. You can follow Jeff on Twitter [@CPAPlanner](https://twitter.com/CPAPlanner), where he is known to break down the latest tax updates in GIF-filled tweets storms, and via his personal website, www.FullyVestedAdvice.com.

*Session Description:*

A core concept of tax planning is to pay taxes at the lowest rates. But what will your clients’ tax rates be when they need to access their retirement funds? That unknown is a major risk for many retirees, but it is a risk that a Roth IRA conversion can help to reduce and/or eliminate. In this session attendees will gain an understanding of critical Roth conversion rules, as well as some of the advanced conversion strategies that practitioners can use to help clients transition as much money as possible from tax-deferred accounts to tax-free accounts at the lowest cost.

*Learning Objectives:*

- LO #1: Gain an understanding of the core rules governing Roth IRA conversions

- LO #2: Learn how to analyze the merits of a Roth conversion in the “real world”

- LO #3: Develop an understanding of advanced Roth IRA conversion techniques

- LO #4: Explore ways that the Tax Cuts and Jobs Act impacts Roth IRA conversion planning

- LO #5: Identify the ways that Roth IRAs and designated Roth accounts are different

*Level of Complexity:*

- < Beginner / Intermediate / Advanced>

*Topic Area(s):*

- < General Principles of Financial Planning / Insurance Planning / Investment Planning / Income Tax Planning / Retirement Planning / Estate Planning / Client Trust & Communication >

*Hour(s) of CE:*

- < 1 hour / 1.5 hours / 2 hours >

*Outline:*

* Roth IRA conversion rules……………………………………………………. 10 minutes
* Understanding the TCJA’s Impact on Roth conversion planning……………... 10 minutes
* Roth Conversion tax implications……...……………………………………… 10 minutes
* Overview of advanced Roth IRA conversion planning techniques………….... 25 minutes
* Summary & Q&A……………………………………………………………………... 10 minutes

 Total: 60 minutes