

2010 Roth Conversions Webinar-Addendum

- ❖ Individuals with multiple IRAs can choose to convert one or more of the accounts. Not all accounts have to be converted.
- ❖ An individual can choose to convert only a portion of an account's assets.
- ❖ Conversions of multiple IRAs could occur over a series of years, thereby spreading the income tax effect over those years.