PANORAMA
FINANCIAL GROUP

ROTH CONVERSION CHECKLIST

Should I Convert to a Roth IRA?

Use this checklist to better understand if a real estate Roth IRA conversion is a fit for your financial strategy.

HOW TO USE THIS CHECKLIST

If you answer yes to most of these, a Roth IRA conversion could be worth discussing with your advisor or CPA as part of your financial strategy.

Taxes & Income

- [ ] Do you have more than $250k in Traditional IRA balances?
- [ ] Do you expect your tax rates to remain high or increase in retirement?
- [ ] Are you concerned about large tax liabilities driven by RMDs (required minimum distributions)?
- [ ] Is the idea of tax-free growth and withdrawals in retirement from a Roth IRA appealing to you?
- [ ] Is it important to you to have more control over your taxes in retirement and/or to leave tax-efficient assets to your heirs?

Cash & Liquidity

- [ ] Do you have enough cash outside the IRA to pay upfront taxes due at conversion?
- [ ] Can you leave this money invested longer term (5+ years) without needing it for living expenses?

Investment Fit

- [ ] Have you discussed with your advisor/CPA how the timing and value of assets you convert can reduce the taxes you owe?
- [ ] Are you interested in the long-term growth potential of real estate as part of your Roth IRA strategy?

Continue the Conversation

Use your completed checklist as a starting point with your advisor, CPA, and other qualified professionals.

A PRACTICAL NEXT STEP

If you answer yes to most of these, a Roth IRA conversion could be worth discussing with your advisor or CPA as part of your financial strategy.

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Important Information

Private Placement Risk

Investments in private placements are highly speculative, involve a high degree of risk, are suitable only for sophisticated investors and involve significant risks, including the possible loss of your entire investment. In addition, investments in private placements are illiquid, as there is no secondary market for their interests and none is expected to develop; and there will be substantial restrictions on transferring such interests. Accordingly, an investor may be required to maintain its interest in the private placements for an indefinite period of time. Prospective investors should make their own investigations and evaluations of the information contained in this material and the other operative documents. Please review all risk factors listed in the offering documents before investing.

Real Estate Development Risk

Investments in multifamily properties that involve significant construction or redevelopment are subject to the uncertainties associated with real estate development, including risks related to cost overruns, construction delays, and the ability to complete the project in accordance with plans, budgets, and timelines.

General Information

The information provided is for informational purposes only and should not be considered as financial, legal, or professional advice.

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