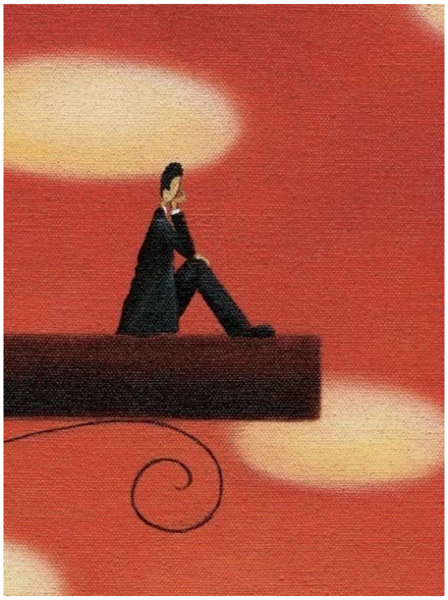
DMJ Wealth Advisors, LLC

ROTH CONVERSION ANALYSIS: Our Fee-Based Service



The Question You May be Asking:
- "Is a Roth Conversion right for me?"

Questions You SHOULD be Asking:
- What are the five key planning strategies that have the potential to maximize the impact of a Roth Conversion?
- "What proportion of my IRA assets should I convert?"
- "What is the impact on a year-by-year basis?"
- "What is the impact to the next generation?"
- "How should this impact my overall portfolio allocation?"
- " Should I spread out the taxation of my conversion or recognize it in a single year?"
- "How can I reverse a decision once made and how long do I have to do this?"
- "How do tax rates and investment rates of return impact my decision making?"

DMJ Wealth Advisors is now offering a personalized ROTH CONVERSION ANALYSIS - available to all clients of the firm as well as to those who have not previously worked with DMJ Wealth Advisors. This is strictly a fee-based analysis, you do not have to hold assets with our firm to engage in this service.

What Can You Expect from Our Analysis?
- A detailed analysis quantifies the potential impact to you. Additional analysis available to quantify impact to your heirs.
- The outcome of conversion can dynamically impact Retirement Planning – either negatively or positively depending on each individual's specific situation.
- We will evaluate the variables associated with the Roth Conversion, helping you answer the questions above to potentially maximize the value of the conversion.
- Our software provides a comprehensive and advanced analysis which evaluates the impact of adjusting the many variables involved in a Roth conversion.
- Timing of the conversion may impact the potential benefit.
- We have reviewed scenarios where clients could realize significant balance-sheet improvements over time by equipping them with the ability to make a prudent decision based on their specific situation.

Please call our DMJ Wealth Advisors for more information
or visit the "Roth Corner" on our website for a sample presentation.

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