

**Roth IRA Conversions:
New Laws, Strategies
and Opportunities**

Eric Fishel, CIMA®, CRPC®
OppenheimerFunds

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**Taking a Powerful
Retirement Savings Vehicle
in New Directions**

- New Legislation Expands Conversion Opportunities
- Four Roth IRA Conversion Strategies
- Putting the Strategies to Work in Your Practice

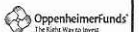
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**New Legislation Expands
Conversion Opportunities**

- Pension Protection Act of 2006 (PPA)
- Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA)

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New Legislation Expands Conversion Opportunities
 Pension Protection Act of 2006 (PPA)

- Allows direct conversions from employer-sponsored qualified retirement plans to Roth IRAs
 - For original account owners
 - For beneficiaries, including non-spouse

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New Legislation Expands Conversion Opportunities
 Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA)

- **Mark your calendars for 2010**
 - End of income limits for Roth IRA conversions
 - May pay taxes for conversions executed in 2010 over two years

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New Legislation Expands Conversion Opportunities
 Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA)

- **Strategy for wealthier clients**
 - 2009: Make nondeductible contributions to a Traditional IRA
 - 2010: Convert to a Roth IRA
- **Watch taxes!**
 - *Pro rata* rule may trigger additional taxes based on previous deductible IRA contributions

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