



Find Your **Roth Window**

How to Convert IRA Assets
Strategically—Before the IRS Forces
Your Hand

By Keith Demetriades, CFP®, CKA®
Kingsview Partners
(806) 223-1105
kingsview.com/keith-demetriades

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Why Your Roth Window **Matters**

If you're between 60 and 73, and you're not paying close attention to your tax bracket, you could be missing one of the biggest planning opportunities available to you in retirement: **the Roth window.**



This window represents a set of years where your income is likely lower—after you've stopped working but before Required Minimum Distributions (RMDs) begin. Those years often provide an opening to convert traditional IRA dollars into Roth dollars at a lower tax cost.

RMDs change the math—often in ways that aren't obvious until it's too late to adjust. Planning ahead allows you to shift income on your terms.



What Is a Roth Window—and Why People Miss It

A Roth window is the stretch of time when your taxable income is lower than it was during your working years—but before required minimum distributions (RMDs) begin pushing it higher again.

Let's say you retire at 62 and delay Social Security until 70. From retirement through age 72, your income might be limited to a small pension and portfolio interest. That period—before RMDs begin at 73—could be the lowest tax bracket you'll see for the rest of your life.

That's your Roth window.

During this time, you can convert money from a traditional IRA to a Roth IRA—intentionally triggering income at a known tax rate. Done strategically, this can reduce your future Required Minimum Distributions (RMDs), lower your lifetime tax bill, and build a pool of tax-free income for later in retirement.

Many people miss this opportunity because they're focused on reducing their taxes this year—without considering how much more they could pay down the road.



Planning Step: Each year between retirement and age 73, look at how much room you have left in your current tax bracket. You may be able to convert a portion of your IRA to a Roth without bumping into a higher rate.

2 How the Tax Brackets Create Your Conversion Ceiling

The key to using your Roth window wisely is knowing where your bracket ends.

Let's say you're married and filing jointly, with a taxable income of \$70,000. The top of the 12% bracket is \$94,300 (based on 2025 tax brackets). That means you could convert about \$24,000 more without entering the 22% bracket.

2025 Tax Brackets: <https://www.irs.gov/filing/federal-income-tax-rates-and-brackets>

This concept—'filling the bracket'—is one of the most effective long-term tax planning strategies available. You're choosing to pay a known tax rate today to avoid an unknown, likely higher rate later.



Planning Step: Look at your adjusted gross income. Subtract it from the top of your desired bracket. That number is your Roth conversion ceiling for the year.

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3 Avoiding Medicare & Social Security Tax Surprises

Roth conversions don't just affect your federal tax bill. They can also trigger Medicare surcharges and make more of your Social Security taxable—two areas many people overlook.

Medicare premiums (IRMAA) are based on your modified adjusted gross income (MAGI) from two years prior. If a Roth conversion pushes you above certain thresholds, your monthly premiums for Part B and Part D can increase—sometimes by hundreds of dollars a month.

See the IRMAA Sliding Scale Tables: <https://secure.ssa.gov/poms.nsf/lnx/0601101020>

Social Security has its own tax formula. Once your income crosses \$25,000 if single or \$32,000 if married, a portion of your benefit becomes taxable. A large conversion could make up to 85% of your Social Security income subject to tax.

That doesn't mean you shouldn't convert—just that timing and amount matter.

Planning Step: Before converting, weigh the potential tax savings against any increase in Medicare premiums or Social Security taxes. In many cases, spreading conversions over several years can soften the impact and keep you under key thresholds.



4 Why Roth Accounts Matter Later

A well-funded Roth account gives you flexibility later in life. You can tap it without increasing taxable income, which helps manage tax brackets, avoid IRMAA, and support long-term care needs.



Roth IRAs also don't have required minimum distributions (RMDs). That means you maintain full control over the timing of withdrawals. And when passed on, Roth IRAs offer tax-free inheritance to beneficiaries—something most tax-deferred accounts can't offer under the SECURE Act.

Think of Roth accounts as a pressure valve. They don't just reduce taxes now—they give you more control over your entire retirement plan.



Planning Step: As you plan withdrawals in retirement, map out when you might need larger income—for things like home repairs, healthcare, or helping family.

Use your Roth account to cover those spikes without increasing taxable income or triggering IRMAA.



How to Estimate Your Roth Window

Here's a simple framework to help estimate your Roth conversion space:

1. Start with your projected taxable income this year.
2. Identify the top of your current tax bracket.
3. Subtract your income from the bracket ceiling. That's your available room.
4. Consider other upcoming income sources, such as Social Security, pensions, and property sales.
5. Adjust annually—your Roth window changes every year.

Remember, a \$25,000 conversion in a 12% year beats a \$25,000 RMD taxed at 22% or 24% later!

Ready to Optimize Your Benefits?

The Roth window is one of the most overlooked opportunities in retirement planning. And like any window—it doesn't stay open forever.

If you're not sure when to convert, how much to convert, or how it affects your bigger retirement picture, let's talk.

Schedule a strategy session today!



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Make Your Life Count!



Keith Demetriades, CFP®, CKA®
Partner | Wealth Manager

321 North Ballard St., Pampa, Texas 79065
o (806) 223-1105 | sms (806) 705-7655 | f (806) 223-1117
e kdemetriades@kingsview.com | kingsview.com



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