



Sponsored Content - Janus

Changing the Rules: The Roth IRA Conversion Opportunity

February 16, 2010

The Tax Increase Prevention and Reconciliation Act of 2005 changed some of the rules for converting Traditional IRAs or other qualified plans (such as an employer-sponsored pension plan or 401(k) plan) to a Roth IRA. Yet, recent studies initiated by investment management firms indicate that anywhere from 61% to 88% of individuals with incomes over \$100,000 do not know about the rule changes and their implications.*

Leverage This Opportunity Now

These changes pack a powerful punch for you to strengthen client relationships. Who wouldn't want to offer their clients more flexibility in retirement and estate planning? Take advantage of this opportunity to inform clients about these changes and the potential advantages for them to convert assets.

- Educate clients and provide them with a potential tax-diversification strategy.
- Capture in-service withdrawals from 401(k) plans.
- Partner with clients' other advisors.

Tools Available

Research shows most high-income individuals (71%) will consult with a financial advisor about the Roth IRA conversion rule changes.* Janus offers you helpful tools to take advantage of this ongoing opportunity:

- **Investment Professional brochure:** overview of the rule changes and their implications
- **Client-Use-Approved educational brochure:** high-level perspective of what's changing and what's not for you to use directly with your clients
- **Client Seminar:** allows you to present the rule changes and sets the stage for attracting potential new clients.

Visit Janus' [Roth IRA Conversion Materials](#) to learn more and access this content.



** Surveys conducted in 2009 by Charles Schwab and Fidelity Investments.*

Janus Distributors LLC (02/10)

FOR BROKER/DEALER OR INVESTMENT ADVISOR USE ONLY / NOT FOR PUBLIC VIEWING OR DISTRIBUTION

C-0210-097 01-15-11

www.advisorperspectives.com

For a free subscription to the Advisor Perspectives newsletter, visit:
<http://www.advisorperspectives.com/subscribers/subscribe.php>