Retirement Tax Consultants Reveals the Hidden Roth Conversion Tax Trap Most Accountants and Financial Advisers Overlook

If They Are Advising You to Convert Up to Your Current Marginal Tax Bracket They Are Neglecting One Important Factor

MCKINNEY, TX, UNITED STATES, August 12, 2025 /EINPresswire.com/ -- For individuals contemplating whether to convert their Traditional IRAs, 401(k)s, or other tax-qualified retirement plans to a Roth IRA, Retirement Tax Consultants is now offering a Comprehensive Roth Conversion Analysis—a professional-grade evaluation designed to help retirees make informed, tax-smart decisions about their future.

> We are the bridge between your Accountant and Financial Advisor: We do what they don't by specializing in strategies to minimize retirement taxes"
>
> *David Hyden, CFF®, NSSA®, IRMAACP®*

"Making the right decision about a Roth conversion can save retirees hundreds of thousands of dollars over time—but only if it's based on accurate, personalized analysis," said David Hyden, Founder of Retirement Tax Consultants. "This is not just a financial guess—it's a fact-based process rooted in tax strategy, mathematics, and retirement income planning."

While many accountants and financial advisers recommend converting up to the client's current marginal tax bracket each year, this advice overlooks a critical flaw in multi-year Roth conversion strategies:

During the conversion process, the unconverted balance continues to generate taxable growth.

This "manufactured" tax liability means that if a client takes too long to complete the conversion, they can end up paying more taxes overall, not less. A properly timed and strategically structured Roth conversion is essential to avoid this hidden tax trap.

The Roth Conversion Report answers the most critical retirement questions:


David Hyden, President/Founder

1. The Cost of Conversion

- Tax cost of a conventional single-year conversion

- Tax cost of a structured (multi-year) conversion

- Tax cost of a strategically optimized single-year conversion using proprietary tax strategies

- Fees and risks associated with an optimized conversion

- D1RV (Day-One Roth Value) for each approach

- Enhancement options, with cost-benefit analysis

2. The Cost of Not Converting

- Lifetime income taxes from voluntary withdrawals and Required Minimum Distributions (RMDs)

- Increased Medicare premiums

- IRMAA (Income-Related Monthly Adjustment Amount) surcharges

- Investment fees and commissions on the embedded tax liability

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For clients who choose to move forward with a Roth conversion, Retirement Tax Consultants also provides tax reduction strategies that can cut conversion taxes by a minimum of 35%. This includes applying IRS-accepted valuation discounts to LLC interests held within Self-Directed IRAs (SDIRAs).

“Our diligence process walks clients step-by-step through how these strategies work so they understand them fully and feel confident moving forward,” added Hyden.

About Retirement Tax Consultants
Retirement Tax Consultants specializes in advanced retirement tax strategies that help clients

optimize income, reduce taxes, and protect wealth. With a focus on evidence-based, IRS-compliant planning, the firm delivers clear, actionable solutions for individuals seeking financial clarity in retirement.

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