

October Roth Conversion Checklist

10 quick steps to take before the year-end rush



Update 2026 Income

01

Refresh wages, capital gains, distributions, deductions, and other key inputs.



Find the Marginal Bracket

02

Determine how much room remains before the next bracket.



Spot Low-Income Years

03

Focus on retirees, pre-RMD clients, and other temporary low-tax windows.



Model Several Conversion Amounts

04

Compare no conversion, partial conversion, and bracket-fill strategies.



Check the Ripple Effect

05

Account for Medicare surcharges, Social Security taxation, capital gains, credits, and state taxes.



Review IRA Basis

06

Include nondeductible contributions and Form 8606 history.



Estimate Future RMD Pressure

07

Look ahead to retirement balances, future brackets, and required minimum distributions.



Model Surviving-Spouse Scenario

08

Figure out how a switch to single filing status could affect taxes.



Plan Tax Payment

09

Confirm where the cash will come from and whether estimated payments are needed.



Start Client Convos Now

10

Bring Roth conversion planning into fall review meetings instead of waiting until December.



Remember, the goal isn't to push every client into a Roth conversion. It's to help the right clients make well-informed, timely decisions.

Get the most out of Roth conversion planning with Holistiplan

With tools that offer side-by-side comparison and extensive modeling, Holistiplan makes Roth conversion planning easier and more effective for advisors and tax pros, as well as more understandable and valuable to clients.



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