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November Event

Zoom presentation by Derek T. Tharp. PH.D, CFP®, CLU

**Thursday, November 18, 2021
3:00 – 4:30 PM**

Topic: Evaluating the Long-Term Value of Strategic Roth Conversions

Please join industry expert, Derek Tharp, as he discusses his latest research on the long-term value of strategic Roth IRA conversions. Derek will cover topics, including:

- The basic argument for reducing long-term taxes with strategic Roth IRA conversions.
- Why delaying Social Security increases Roth conversion opportunities.
- Why the optimal marginal tax bracket to utilize with strategic conversions is often higher than most advisors think.
- How strategic Roth conversions can reduce Medicare premiums in the long run.
- How strategic Roth conversions can reduce capital gains taxes in the long run.

Derek Tharp is the lead researcher at Kitces.com, an assistant professor of finance at the University of Southern Maine, the founder of Conscious Capital, and a Senior Advisor to Income Lab. In addition to writing at Kitces.com, Derek regularly contributes to the wealth management section of the Wall Street Journal's Experts Blog. His research has been published in academic journals such as the Financial Planning Review, Journal of Financial Planning, and the Journal of Retirement. Derek's research has received multiple awards, including the Emerging Scholar Best Paper Award at the CFP Board Center for Financial Planning's 2020 Academic Research Colloquium.

**ZOOM MEETING DETAILS WILL BE PROVIDED TO
REGISTRANTS ON WEDNESDAY NOVEMBER 17TH**