

6 Reasons You Should Be in the IRA Rollover Market

1. According to the Investment Company Institute, IRAs held approximately \$4.6 trillion in 2007. That number is probably a little lower now, but rest assured it is still a HUGE market.
2. Back in May of 2006 there was a significant change to the tax laws involving converting a traditional IRA to a Roth IRA. In the year 2010 everyone can convert their traditional IRAs to a Roth IRA—regardless of their income. It used to be that only individuals and married couples with adjusted gross income less than \$100,000 were eligible to convert. This stipulation will be lifted in 2010. Think about all those people who wished they could convert to a Roth IRA, but couldn't—now they can.
3. Another change in 2010 that makes Roth conversions even more attractive to consumers, taxes from conversions can be spread equally over 2011 and 2012.
4. IRA rollovers are expected to grow to more than \$400 billion in 2010, compared to \$188 billion in 2002. By 2010, funds rolled over from employer-sponsored plans into individual retirement accounts will outpace other IRA contributions by 15 to 1.
5. An opportunity to “niche” your services in an area of anticipated growth. 70 million Baby Boomers will retire in the next 10 years, and they need advice on what to do with their 401(k)s. This is a highly lucrative area to specialize in.
6. You have clients who anticipate being in a higher tax bracket in the future. Show these clients how converting now at a lower tax bracket, and while their account value is still depressed, can save them tax dollars in the long run.

Example	Traditional IRA	Roth IRA
Current value	\$50,000	\$50,000
Tax on conversion at current 25% tax bracket		\$12,500
Value of account in 9 years	\$100,000	\$75,000
Tax on withdrawals at 35% tax bracket	\$35,000	\$0
Net after-tax value	\$65,000	\$75,000

Want to learn more about getting into the IRA market? Join us in Phoenix for the [Annexus Training Experience and IRA Inc. workshop](#) February 11th & 12th, 2010.

Call 1-877-645-4939 to register.

Must be appointed with and have written some business for Annexus to attend.