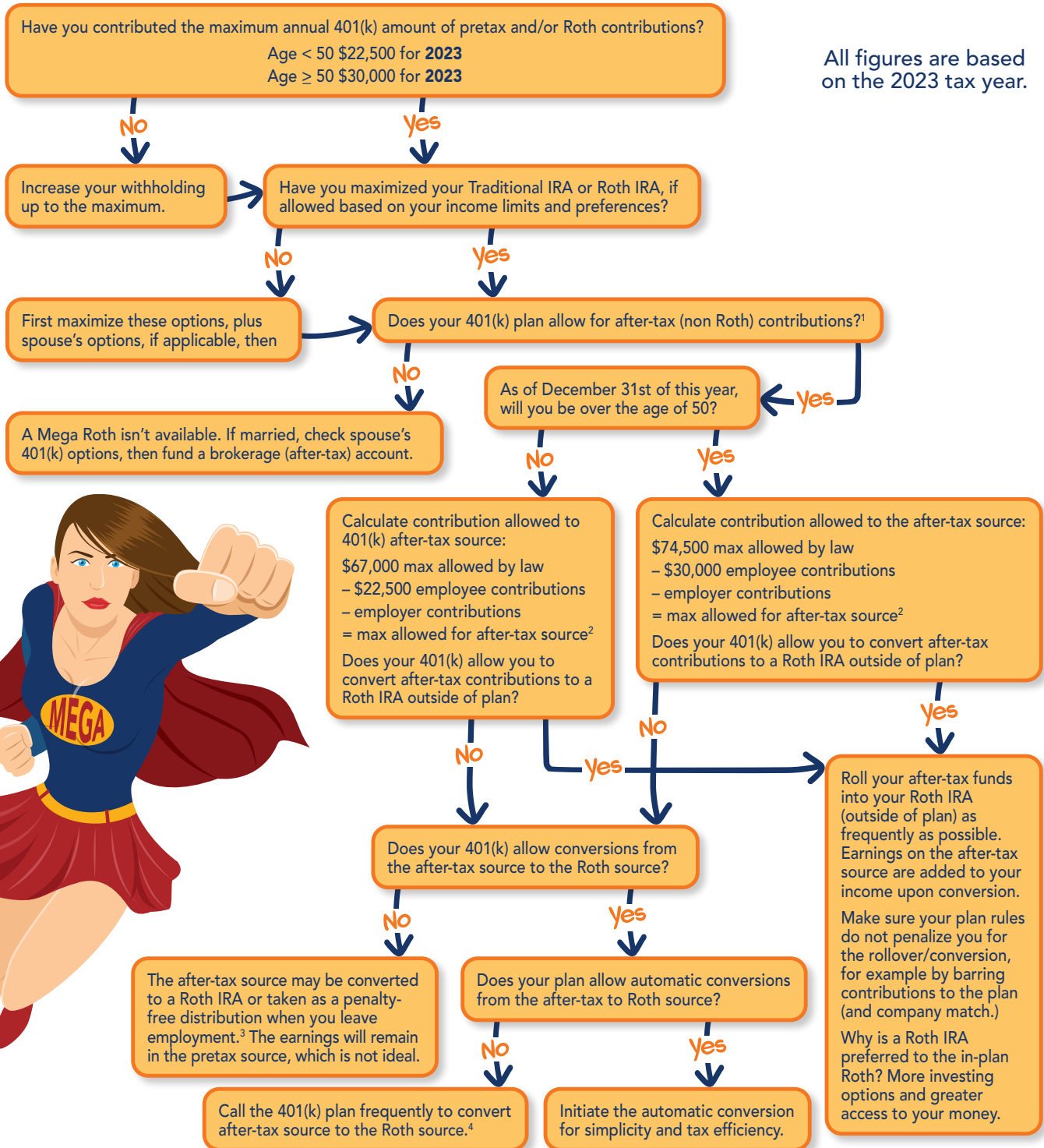


SUPER ROTH FLOWCHART

for Retirement Plans

All figures are based on the 2023 tax year.



This article is for informational purposes only. You should not rely on this information as the basis of your investment, financial, or tax planning decisions. Consult your legal or tax professional regarding your specific situation. Any commentary and third-party sources are believed to be reliable but Harvest Financial Advisors cannot guarantee their accuracy.

¹See questions to ask your retirement plan provider to determine if the Mega Roth is available.

²Some plans will cap the amount you may contribute, usually a percentage of your pay. This may limit your after-tax contributions.

³Some plans allow participants to *roll over* at a specific age, e.g. 59½. Make sure plan doesn't penalize you for doing so prior to initiating the rollover. Penalties could result in suspension of contribution or company match, depending on plan rules.

⁴Any earnings in the after-tax source are added to your ordinary income in the year of conversion. Frequent conversions could minimize your tax liability.

*Reach out to Monica Dwyer for permission to add your firm's branding to this flowchart.