

MONTHLY

NEWSLETTER



March, 2026



ROTH CONVERSIONS

TOP NEWS

- ◇ Understanding Roth Conversions.
- ◇ Estate planning tool available at no cost to our clients.
- ◇ 1,000 Mile Charity Ride.



IMPORTANT DATES TO REMEMBER IN MARCH

- 8th:** Daylight Savings
- 15th:** Certain tax deadlines
- 17th:** St. Patrick's Day

MONEY FOCUS

If you receive a bonus or tax refund consider directing a portion toward:

- Strengthening your emergency fund.
- Increasing retirement contributions.
- Paying down high-interest debt.
- Reviewing your estate documents.

A ROTH CONVERSION MOVES MONEY

What Is a Roth Conversion?

A Roth conversion moves money from a pre-tax retirement account, such as a Traditional IRA, into a Roth IRA.

Here is the key difference:

Traditional IRA: You may receive a tax deduction today, but withdrawals in retirement are taxable.

Roth IRA: You pay taxes now, and qualified withdrawals in retirement are income tax free.

When you convert funds, you voluntarily increase your taxable income for the year of the conversion.

So why would someone choose to do that?

WHY CONSIDER A ROTH CONVERSION?

It often comes down to long-term tax planning.

If you expect your future tax rate to be higher than it is today, converting now may help reduce lifetime taxes. It can also:

- Reduce future Required Minimum Distributions (RMDs)
- Provide greater flexibility in retirement income planning
- Create tax-free income for heirs

For example, someone experiencing a temporarily lower-income year may convert part of their IRA to fill a lower tax bracket. This spreads taxes over several years instead of facing larger taxable withdrawals later.

Important Considerations

- A conversion increases taxable income in the year it occurs
- It does not create an early withdrawal penalty
- It should be coordinated carefully with your overall financial and tax strategy

Roth conversions are not about chasing investment performance. They are about tax diversification and long-term control.

If you are unsure whether this strategy makes sense for you, [schedule a conversation with us.](#)

Planning Is Not Just About Taxes

Tax planning is only one piece of the larger financial picture.

We often see families who stay diligent with investments but have not reviewed their estate documents in years. Estate plans should reflect your current life, not the life you had five or ten years ago.

An outdated or unfinished estate plan can create unnecessary stress for loved ones.

If you have:

- Welcomed a new child or grandchild
- Started or sold a business
- Purchased property
- Experienced a major life change
- Not reviewed your will recently

This month may be a good time to revisit it.

Estate planning is not just paperwork. It is about protecting the people you care about and making your wishes clear.

ESTATE PLANNING

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MEANINGFUL CAUSE

In July, Phil will ride (pedal power) from the top of Scotland (John O Groats) to the bottom of England (Lands End). This journey of approximately 1,000 miles over 12 days will raise funds for the Leukemia and Lymphoma Society. This effort supports critical research and families facing blood cancer diagnoses, which Phil lived through at 17 years old. More details coming soon, but visit Phil's Facebook page for more information [here](#)

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INTRODUCING LIFEPLAN

A Complimentary Legacy Planning Tool

We are excited to offer LifePlan, a legacy planning tool available at no cost to our clients.

LifePlan helps you:

- Organize and create important estate planning documents such as wills
- Clarify your wishes
- Create a structured legacy strategy
- Align your assets with your long-term goals
- This tool is designed to help you increase financial clarity and build a thoughtful plan for your wealth today and for future generations.
- If you would like access to LifePlan, contact our office and we will help you begin the process.

Stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil [Select a Date & Time - Calendly](#).

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

Learn more About Us

Website: www.mainviewwealth.com

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Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review here: [Google Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7](https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7)

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