**TO USE THIS TEMPLATE:**

**COPY EVERYTHING AND PASTE INTO A NEW MAIL MESSAGE IN OUTLOOK.**

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| **Are You Thinking About Converting to a Roth IRA?** |

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| ***Roth IRAs have become popular retirement savings vehicles because if certain conditions are satisfied, distributions from Roth IRAs are completely free from federal income taxes. Is a Roth conversion right for you? The answer is a complicated one, and depends on your particular situation, including whether you believe you'll be in a higher tax bracket in the future.*****In this seminar on Roth IRA Conversions, you'll learn:*** The conditions that make Roth IRA distributions free from federal income tax, and contribution rules for Roth IRAs
* Ways to convert a traditional IRA and/or employer retirement plan to a Roth IRA
* How to calculate the conversion tax

You'll also receive a free workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.R.S.V.P.**To reserve your spot, please contact me at:**When & Where**DATETIMELOCATION****IMPORTANT DISCLOSURES**Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.Securities and investment advice offered through Investment Planners, Inc. (Member FINRA/SIPC) and IPI Wealth Management, Inc., 226 W. Eldorado Street, Decatur, IL 62522. 217-425-6340 This communication is strictly intended for individuals residing in the state(s) of IL. No offers may be made or accepted from any resident outside the specific states referenced.  |

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