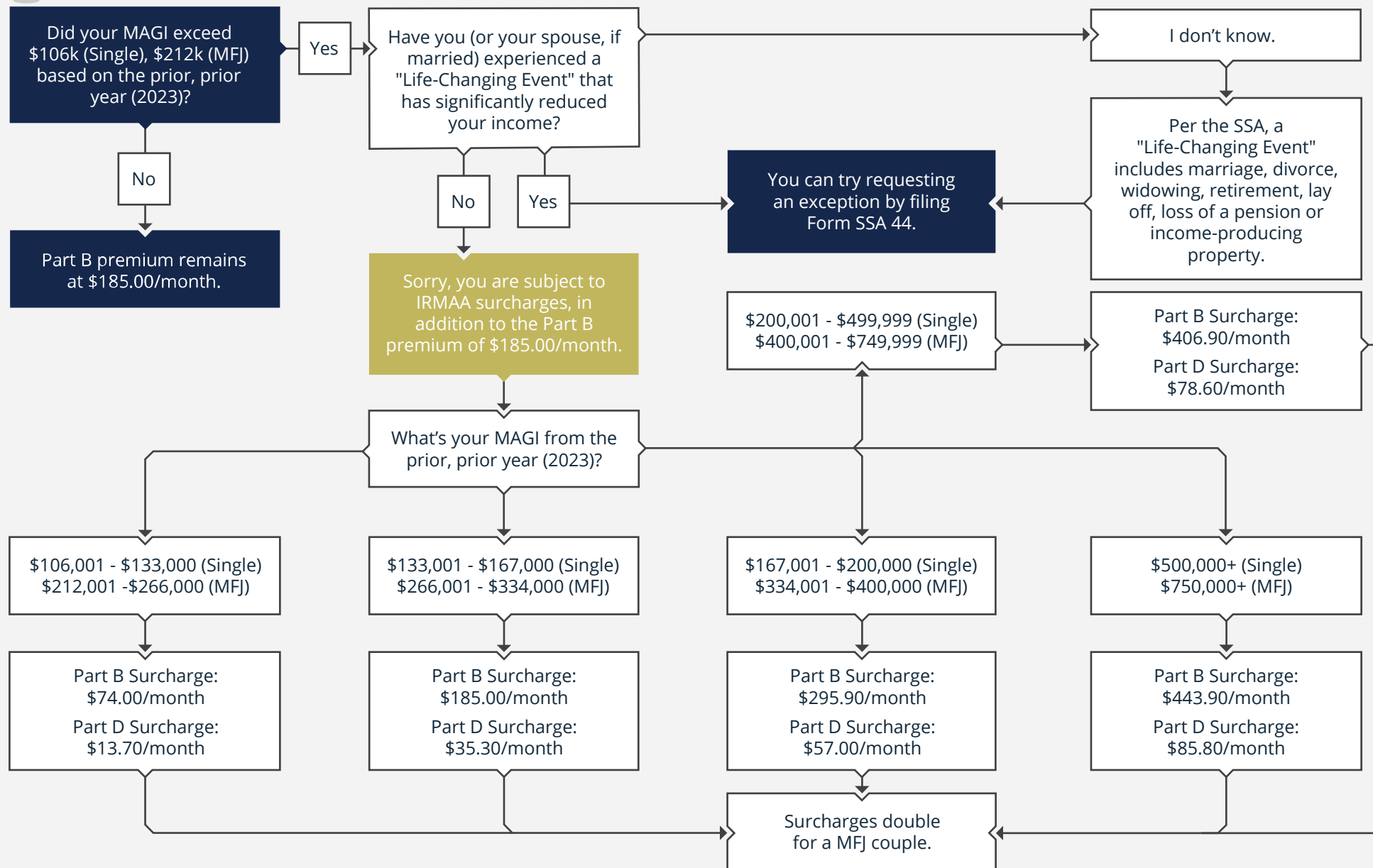


2025 · WILL I AVOID IRMAA SURCHARGES ON MEDICARE PART B & PART D?



START HERE



Cameron Valadez is a Financial Consultant with, and securities and advisory services offered through LPL Financial, Member FINRA/SIPC.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Tax and accounting related services offered through Plan-It Business Services DBA Planable Wealth. Plan-It Business Services is a separate legal entity and not affiliated with LPL Financial. LPL Financial does not offer tax advice or tax and accounting related services.

Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA.

Cameron Valadez, CFP®, EA, AWMA®, CPFA

3850 Vine St Suite 100A Riverside, CA 92507

info@planablewealth.com | 951-900-8850 | <https://planablewealth.com>