# Roth Conversion Planner User Guide

# 1. Input Data

# 1) Navigate to the Data Input Section

# - Access the planner via [Roth Conversion Planner](https://kaiyuan01.github.io/roth-conversion-planner/browser/).

# - Click on the "Data Input" tab on the main dashboard.

# 2) Enter Financial Details

# - Pre-Tax Traditional IRA Account Balance: Enter the balance of your pre-tax Traditional IRA account, including traditional IRA and traditional 401K account balances. This is the initial amount that you are considering converting to a Roth IRA.

# - Annual Return Rate : Input the expected annual return rate for your investments. This rate will be used to project the growth of your traditional retirement accounts.

# - Age : Provide your current age. This information is necessary to calculate the conversion timeline and tax implications.

# - Age Starting to Convert : Enter the age at which you plan to start the Roth IRA conversion. This will help in analyzing different conversion scenarios.

# - U.S. Tax Filing Status : Select your tax filing status (e.g., Single, Married Filing Jointly, etc.).

# - Annual Income : Enter your expected annual income before taxes at the time of conversion, not your current income unless you plan to start the conversion now. Ensure this is accurate for better results.

# - Deductible : Specify any deductible amounts that will affect your taxable income.

# - Tax Bracket : This refers to the marginal tax rate at the "Age Starting to Convert". The current conversion calculator only provides two options: 22% and 24%. This helps in estimating which marginal tax rate would be more advantageous for the conversion, with the usual experience being that 24% is more advantageous.

# - Taxable Income : This field does not require manual input. It will be automatically calculated based on the information entered above when you click "Submit".

# - Amount to Convert : Specify the amount you plan to convert. This field does not require manual input. It will be automatically calculated based on the financial information entered above when you click "Submit".

# ![Data Input](screenshot2.png) \*(Note: Replace with actual screenshot)\*

# 3) Important Points to Note

# - Accuracy : Double-check your entries for accuracy. Incorrect data can lead to misleading analysis.

# - Future Projections : Be realistic with projections such as income growth or retirement age.

# - Tax Bracket : Understand your current and projected future tax brackets. This is crucial for analyzing conversion benefits.

# 4) Submit Data

# - After entering all required details, click on the "Submit" button to save your data and proceed to analysis.

# 2. Analyzing Results

# 1) Navigate to the Analysis Section

# - After submitting your data, go to the "Analysis" tab to view the conversion scenarios.

# 2) Understanding the Analysis Report

# - Conversion Scenarios : This section shows different scenarios for converting traditional retirement accounts to a Roth IRA.

# - Scenario 1: Immediate Conversion - Analyzes the impact of converting all at once.

# - Scenario 2: Gradual Conversion - Analyzes the impact of spreading the conversion over multiple years.

# - Tax Impact : Details the tax implications of each conversion scenario.

# - Growth Projections : Shows the projected growth of your traditional IRA over time based on the conversion.

# - Break-Even Analysis : Identifies when the benefits of the conversion outweigh the costs.

# - RMD Factor : Required Minimum Distribution (RMD) factor based on IRS life expectancy tables.

# - RMD Amount : The amount you are required to withdraw from your retirement accounts each year starting at age 72.

# ![Analysis Section](screenshot3.png) \*(Note: Replace with actual screenshot)\*

# 3) Using Filters and Settings

# - Custom Scenarios : Create custom scenarios by adjusting the conversion amount or timeline.

# - Tax Assumptions : Modify tax assumptions based on expected changes in tax laws or personal tax brackets.

# - Growth Rate : Adjust the assumed growth rate of your investments.

# 4) Interpreting Key Data Items

# - Current Balance : Your initial traditional IRA and traditional 401K balance.

# - Conversion Amount : The amount being converted in each scenario.

# - Tax Due : Taxes owed due to the conversion.

# - Future Balance : Projected balance of the Roth IRA after conversion and growth.

# - Break-Even Year : The year when the conversion starts to become beneficial compared to not converting.

# - RMD Factor : The divisor used to calculate your RMD, based on your age.

# - RMD Amount : The dollar amount you must withdraw each year starting at age 72.

# 3. Exporting Reports

# 1) Generate Report

# - Once satisfied with the analysis, go to the "Reports" tab.

# - Click on "Generate Report" to create a detailed report of your Roth conversion plan.

# 2) Download or Print

# - Choose to download the report in PDF or Excel format.

# - Print the report for records.

# ![Generate Report](screenshot4.png) \*(Note: Replace with actual screenshot)\*

# Roth转换计算器用户手册

## 1. 数据输入

### 1) 导航到数据输入部分

- 通过[[Roth转换计算器](https://kaiyuan01.github.io/roth-conversion-planner/browser/)]访问计算器。

- 点击主仪表板上的“数据输入”选项卡。

### 输入财务数据

- 税前传统IRA账户余额: 输入您的税前传统IRA账户余额,（包括 traditional IRA 和 traditional 401K 账户余额)。这是您考虑转换为Roth IRA的初始金额。

- 年化回报率: 输入您预期的投资年回报率。此回报率将用于预测traditional 退休账户的增长。

- 年龄: 提供您当前的年龄。此信息对于计算转换时间表和税收影响至关重要。

- 预期转换时的年龄: 输入您计划开始Roth IRA转换的年龄。这将有助于分析不同的转换场景。

- 税务申报身份: 选择您的税务申报身份（例如，单身，已婚共同申报等）。

- 年收入: 输入预期转换时当年的税前年收入，不是现在的收入，除非现在就开始转换，才会使用现在的收入，确保数据准确以获得更好的结果。

- 扣除额: 指定影响应税收入的任何扣除额。

- 税率: 是以上面「预期转换时的年龄」 时的边际税率，目前转换计算器仅提供两种选择22% 和24% 。这有助于估算转换时使用哪种边际税率更有利，通常的经验是24%较为有利。

- 应税收入: 这一项无需人工输入，点选「提交」时会根据前面输入的信息自动计算。

- 提拨金额: 指定您计划转换的金额。这一项无需人工输入，点选「提交」时会根据前面输入的财务信息自动计算。

![数据输入](screenshot2.png) \*(注意：请用实际截图替换)\*

### 3) 注意事项

- 准确性: 仔细检查您的输入数据是否准确。错误的数据会导致误导性分析。

- 未来预测: 对收入增长或退休年龄等预测要现实。

- 税级: 了解您当前和未来预计的税级。这对分析转换的好处至关重要。

### 4) 提交数据

- 输入所有必需的详细信息后，点击“提交”按钮以保存数据并进入分析。

## 2. 分析结果

### 1) 导航到分析部分

- 提交数据后，进入“分析”选项卡以查看转换场景。

### 2) 理解分析报告

- 转换场景: 此部分显示将传统退休账户转换为Roth IRA的不同场景。

- 场景1: 立即转换 - 分析一次性转换的影响。

- 场景2: 逐步转换 - 分析分多年转换的影响。

- 税务影响: 详细说明每种转换场景的税务影响。

- 增长预测: 显示根据转换情况，traditional  IRA的长期增长预测。

- 盈亏平衡分析: 确定转换的收益何时超过成本。

- RMD因子: 基于IRS预期寿命表的最低必需分配因子。

- RMD金额: 从72岁起，您每年必须从退休账户中提取的金额。

![分析部分](screenshot3.png) \*(注意：请用实际截图替换)\*

### 3) 使用筛选器和设置

- 自定义场景: 通过调整转换金额或时间线来创建自定义场景。

- 税务假设: 根据预期的税法变化或个人税级调整税务假设。

- 增长率: 调整您的投资假设增长率。

### 4) 解读关键数据项

- 当前余额: 您的初始 traditional IRA 与 traditional 401K余额。

- 转换金额: 每个场景中的转换金额。

- 应纳税款: 因转换而应缴纳的税款。

- 未来余额: 转换后及增长后的Roth IRA的预计余额。

- 盈亏平衡年: 转换开始比不转换更有利的年份。

- RMD因子: 根据您的年龄计算RMD的除数。

- RMD金额: 从72岁起，您每年必须提取的金额。

## 3. 导出报告

### 1) 生成报告

- 对分析结果满意后，进入“报告”选项卡。

- 点击“生成报告”以创建您的Roth转换计划的详细报告。

### 2) 下载或打印

- 选择以PDF或Excel格式下载报告。

- 打印报告以备记录。

![生成报告](screenshot4.png) \*(注意：请用实际截图替换)\*