

Looking for tax-free income in retirement using a Roth IRA?

EDUCATIONAL SEMINAR



In 2010, new tax law changes open Roth IRA conversion to all Roth IRAs have always been a smart way to invest for retirement. Now there's a new reason to consider a Roth IRA conversion. Beginning in 2010, the income restrictions for individuals converting from a Traditional IRA or employer-sponsored retirement plan to a Roth IRA will be eliminated.

Learn about the potential benefits of a Roth IRA conversion Attend our informative seminar to hear about the many potential benefits and how to use them to your advantage. During the seminar we will cover:

- What is a Roth IRA conversion?
- Who might benefit from converting to a Roth IRA?
- How to apply a Roth IRA conversion to meet your retirement income and estate planning goals.
- When it may be appropriate to convert and details on a special tax advantage in place just for 2010 conversions.

I can help you answer these questions and determine whether a Roth IRA conversion may be right for you.

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**Merrill Lynch
 Wealth Management**

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Find out whether a Roth IRA conversion may be right for you. Merrill Lynch has the expertise you need to help you achieve your retirement goals.

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