

Roth Conversion Worksheets + Decision Checklist

Free printable companion to *The Roth Conversion Decision* (2027 Edition)

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How to use this download. Print it and fill it in with a pencil. Worksheet 1 estimates the room in your bracket. Worksheet 2 checks the ripple effects and cliffs. Worksheet 3 sketches the years to RMD age. Worksheet 4 logs each conversion, its taxable part and its five-year clock. Worksheet 5 is the decision checklist. The reference tables and the calendar are copied from the book. Every figure and rule is explained, with its source, in *The Roth Conversion Decision*.

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Worksheet 1: Conversion-Room Worksheet

Year: _____

Estimate this year's room before any conversion (Chapters 2, 5, 6).

Income source	Whose	Amount	Taxable amount

A. Ordinary income before conversion (pension, IRA, RMD, wages, interest)

B. Taxable Social Security (IRS Pub. 915 worksheet)

C. Long-term gains and qualified dividends

D. Estimated AGI: $A + B + C$

E. Deductions: standard (65+ extra) + senior deduction (to 2028)

F. Taxable income: $D - E$

G. Top of the bracket I am aiming for (2026 table, Chapter 2)

H. Room: $G - F$ (this is not a recommendation to fill it)

I. Amount I am considering, and the date

Worksheet 2: Ripple and Cliff Check

Year: _____

Fill this in for the conversion amount on Worksheet 1, line I (Chapters 7 and 8). Lines are 2026 figures.

Taxable Social Security before and after (torpedo zone?)

Senior deduction before and after: phase-out from \$75,000 single, \$150,000 joint

Gains still under the 0% line: \$49,450 single, \$98,900 joint?

MAGI vs. Medicare line two years later: \$109,000 single, \$218,000 joint

MAGI vs. 3.8% tax: \$200,000 single, \$250,000 joint

Marketplace: household income vs. 400% line (\$62,600 one, \$84,600 two)

Total extra tax and costs ÷ amount converted = true rate

State tax on the conversion (ask your tax professional)

How I will pay the tax, and when (Chapter 11)

Worksheet 3: Multi-Year Conversion Planner

Year: _____

Sketch the years from now to RMD age (Chapters 6 and 12). Revisit every fall with the new figures.

Year	Ages	What changes	Room	Considering

RMD starting year for each spouse (Chapter 5)

Years that count for Medicare premiums (age 63 on)

Years on Marketplace coverage (400% line applies)

Questions for my tax professional

Worksheet 4: Form 8606 and Conversion Log

Year: _____

One line per conversion (Chapters 2, 3 and 11). Keep with your Forms 8606, 1099-R and 5498.

Date	Amount	Taxable part	Basis left	5-year clock ends

Year of my first Roth IRA contribution or conversion

My qualified-distribution period ends December 31 of

Date I reach 59½

Where my Forms 8606, 1099-R and 5498 are kept

Worksheet 5: Decision Checklist

Year: _____

Answer yes or no before each conversion (Chapter 9). A "yes" means slow down and discuss it, not "never."

1. Would I pay the tax by withholding, borrowing or using emergency savings?

2. Am I under 59½ and might I need this money within five years?

3. Is my rate later (me, a survivor, my heirs) likely to be lower?

4. Is this money meant for charity or QCDs?

5. Would this cross the Marketplace 400% line or cut my credit?

6. Would this cross a Medicare line two years from now?

7. Is my true rate (Worksheet 2) well above my bracket rate?

8. Do I expect large medical or long-term care costs?

9. Am I planning to move to a lower-tax state?

10. Could I live with a drop in value after paying the tax?

11. Do I know my basis (Form 8606)?

12. Have I reviewed this with my tax professional?

2026 federal income tax brackets (taxable income)

Rate	Single	Married filing jointly
10%	Up to \$12,400	Up to \$24,800
12%	\$12,400 to \$50,400	\$24,800 to \$100,800
22%	\$50,400 to \$105,700	\$100,800 to \$211,400
24%	\$105,700 to \$201,775	\$211,400 to \$403,550
32%	\$201,775 to \$256,225	\$403,550 to \$512,450
35%	\$256,225 to \$640,600	\$512,450 to \$768,700
37%	Over \$640,600	Over \$768,700

2026 Medicare premiums by 2024 modified AGI (per person, per month)

Single	Joint	Part B total	Part D add-on
\$109,000 or less	\$218,000 or less	\$202.90	\$0
Over \$109,000 to \$137,000	Over \$218,000 to \$274,000	\$284.10	\$14.50
Over \$137,000 to \$171,000	Over \$274,000 to \$342,000	\$405.80	\$37.50
Over \$171,000 to \$205,000	Over \$342,000 to \$410,000	\$527.50	\$60.40
Over \$205,000 to under \$500,000	Over \$410,000 to under \$750,000	\$649.20	\$83.30
\$500,000 or more	\$750,000 or more	\$689.90	\$91.00

Roth conversion calendar (tax year 2026, filed in 2027)

When	What to do or check
January	Forms 1099-R arrive for last year's conversions. Log them on Worksheet 4. Social Security rises 3.6% in January 2027.
Jan. 15, 2027	Fourth estimated payment for 2026 is due.
April 1	Deadline for a delayed first RMD.
Apr. 15, June 15, Sept. 15, 2026	First three 2026 estimated payments are due.
With your return	File Form 8606 for each year you convert.
Sept. to Oct.	Estimate the year's income; check your bracket room, the Medicare line two years out and the Marketplace 400% line.
November	Marketplace enrollment for 2027 opens Nov. 1, with 2027 income levels. Next year's Medicare premiums come out in the fall (2026's: Nov. 14, 2025).
By Dec. 15	IRS must publish next year's brackets.
By Dec. 31	Take any RMD first, then complete any conversion for the year.

Figures are federal rules for tax year 2026 as of October 2026; 2027 figures not yet announced by the IRS or Medicare are not shown. Educational only; not individualized investment, tax or legal advice. The author and LPL Financial do not provide tax or legal advice. Securities offered through LPL Financial, Member FINRA/SIPC.