Steps to a Backdoor Roth IRA



OPEN A TRADITIONAL

Open a traditional IRA and a Roth IRA with the same institution if you don't already have one

MAKE A NON-DEDUCTIBLE CONTRIBUTION

When making the contribution, ensure that it is classified as nondeductible on your tax return (Form 8606).

CONVERT THE TRADITIONAL IRA TO A ROTH IRA

Since the money you contributed is nondeductible, the conversion should result in little or no taxes

REPORT THE CONVERSION ON YOUR TAXES

You'll use IRS
Form 8606 to
report the
nondeductible
contribution
and the
conversion.

INVEST YOUR ROTH IRA FUNDS

the money is now in your Roth IRA, and you can invest it in the assets of your choice, such as stocks, bonds, or mutual funds.

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