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September 2015 Issue of PFWise.com's Monthly Newsletter

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PFWise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, welcome to the September 2015 [PFWise.com](#) Monthly Newsletter! In this issue, we will discuss **Backdoor Roth IRA Conversion - 3 simple steps and 2 potential complications.**

Backdoor Roth IRA conversion is a tax-smart strategy for high income families. In this newsletter, we will show you how to get it done in 3 simple steps. Also, many people don't realize there are two potential complications associated with backdoor Roth IRA conversion, we will discuss them in great details as well.

Backdoor Roth IRA: 3 Simple Steps

If you don't know what is backdoor Roth IRA conversion and who might benefit from it, this [blogpost](#) should give you a clear idea. If you really like this idea, then this [blogpost](#) will show you how to get it done in 3 simple steps.

Complication 1. IRA Aggregation Rule

Unfortunately, for some people, backdoor Roth IRA conversion may not be that straightforward, thanks to the IRA Aggregation Rule. For a detailed explanation, along with a numerical example, please read this [blogpost](#).

Complication 2. Step Transaction Doctrine

Step Transaction Doctrine is a legal principle that IRS could apply it to people who "abuse" the backdoor Roth IRA conversion. If you are not a risk taker and don't want to mess around with IRS, you better know about it and read it [here](#).

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Thank you for your readership! I hope this newsletter helps you think about backdoor Roth IRA conversion and do it safely.

If you like our newsletter, please share with your friends. They can subscribe by dropping a line to help@pwise.com or click [here](#).

The Bottom Line

Personal Finance is a broad and complicated topic, and needs lot of knowledge and forward-looking planning. I hope I can share my knowledge and use my skills to help you make wise PF decisions.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
Pwise.com
(571) 482-9394

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