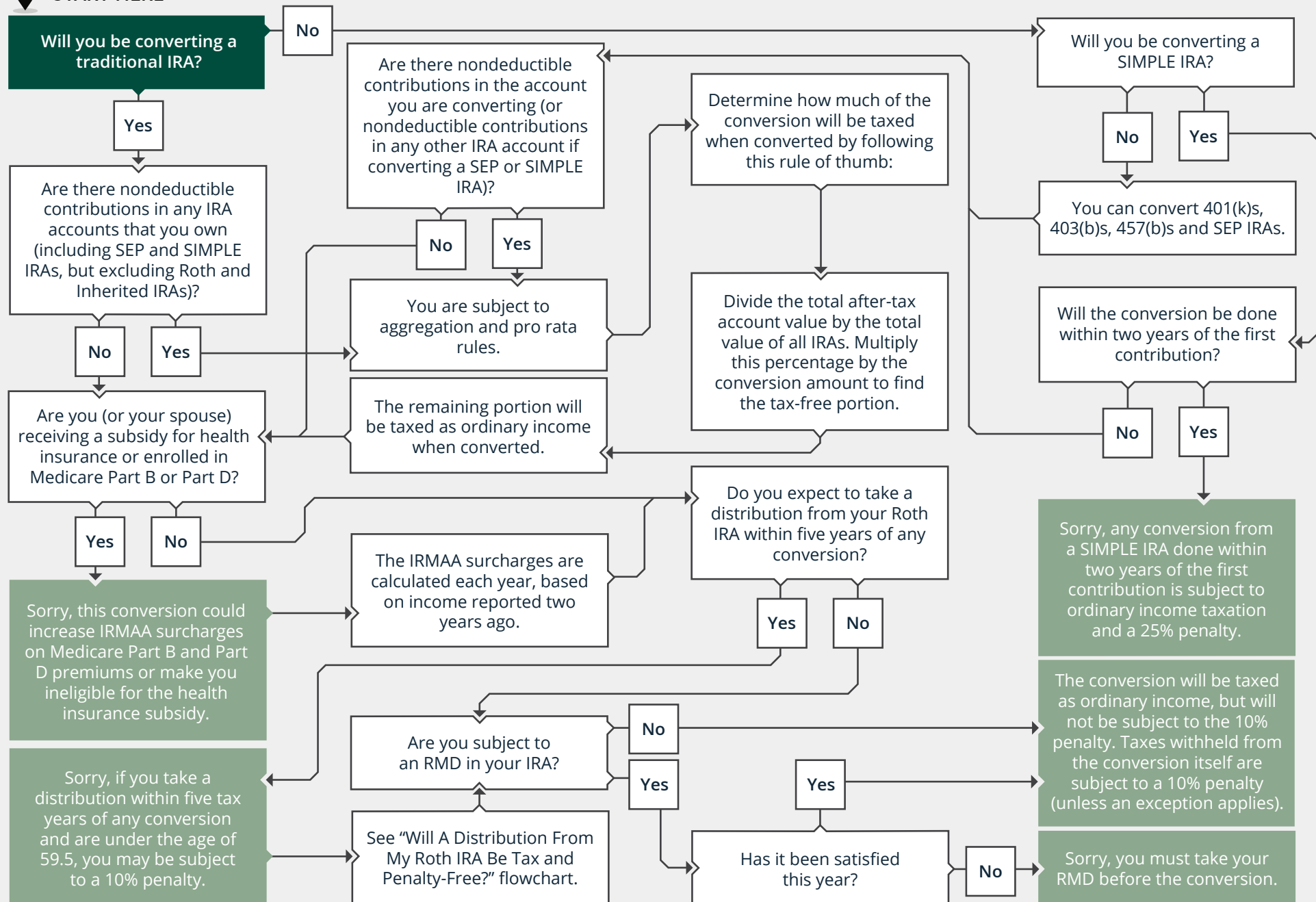


2026 · WILL MY ROTH IRA CONVERSION BE PENALTY-FREE?



START HERE



The WealthGarden f.s. does not provide tax or legal advice. Always consult a qualified tax professional about your specific situation. the WealthGarden f.s. is an SEC-registered investment advisor. This message contains confidential information and is intended for the recipient. If you are not the intended recipient you are notified that disclosing, copying, distributing, or taking any action in reliance on the contents of this information is strictly prohibited. Email transmission cannot be certified to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, which arise as a result of any email transmission sent or received. If verification is required, please request a hard-copy version.