



Just changed jobs? Convert at a **discount**.

Your old 401(k) rollover is the moment to act. Learn how oil & gas drilling funds can make converting to a Roth IRA a tax smart move.

WHAT WE DO

- 1 Invest**
roll your old 401(k) into an IRA, then into a drilling fund unit
- 2 Convert**
at the fund's discounted valuation
- 3 Offset**
a paired outside-IRA investment shelters the federal tax
- 4 Compound**
distributions flow into the Roth, growing tax-free

WHY NOW

You spent years lowering your tax bill with pre-tax 401(k) contributions. A job change puts that old balance in motion anyway — and because the discount does the work, even high income earners can convert to a Roth at an effective tax rate near 4%.

→ **No need to wait for a low income year — leverage existing tax law to your benefit.**

WHO IT IS FOR

\$500K+ IRA/401(k)

Big enough that a standard conversion creates a significant tax bill.

Changed Jobs/Retired

Your old 401(k) is already due for a decision — roll it into a plan that converts at a discount.

Long time horizon

Typically 10+ years, so illiquid distributions and growth can play out.

Accredited investors

Required for the underlying drilling fund offerings.

WHAT IT CAN LOOK LIKE*

Tax on an \$875,758 conversion

No discount

 **\$420,363**

Energy-backed plan

 **\$35,030**

Hypothetical client, three conversion rounds

\$385,333 saved vs. a standard conversion

HOW TO ENGAGE US

1. Book a strategy session
2. Get a proposal sized to your IRA and outside-cash needs
3. CPA-reviewed plan, first placement in about 30 days

Schedule an Appointment

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CREATING BRIGHTER FUTURES

*Hypothetical example for illustration only: a single client planning scenario funding \$875,758 in IRA drilling investments across three conversion rounds, a \$75/bbl WTI assumption, and projected — not guaranteed — fund discounts and tax outcomes. Actual results will differ. Some states, including California, do not conform to the federal IDC/depletion deductions used to offset the conversion — state tax may still be owed on the full conversion amount. Oil & gas drilling fund interests are speculative, illiquid, alternative investments involving substantial risk, including loss of principal, and are suitable only for accredited investors who can bear that risk. This strategy requires a self-directed IRA custodian that supports alternative assets. Neither the Securities and Exchange Commission nor any state regulator has passed on the merits of any offering referenced here. Tax outcomes depend on each client's individual facts and current tax law, which may change; consult a qualified tax professional before implementing any strategy discussed herein. Helios Private Wealth is an independent business providing financial and tax strategies. Investment advisory services offered by Helios are provided through Clear Creek Financial Management, LLC, a Registered Investment Adviser.