

# Roth

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# In-Plan Conversions

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# Roth In-Plan Conversion Overview

- **Conversion process**
  - Move funds from traditional TSP to Roth TSP
  - Pay taxes when filing for that year
  - Funds grow tax-free; qualified withdrawals are tax-free (IRS rules apply)
- **Key benefits**
  - Pay taxes now to reduce uncertainty of future tax rates
  - Roth assets are exempt from Required Minimum Distributions (RMDs)
  - Beneficiaries may inherit tax-free assets (IRS rules apply)

# Eligibility and Key Rules

Active, separated,  
spouse beneficiaries

The minimum  
conversion amount  
\$500

“Leave behind” amount  
of \$500 in each non-  
Roth source

Max of 26 conversions,  
per account, annually

Spousal consent is not  
required

Required Minimum  
Distributions (RMDs)  
must be satisfied



# tsp.gov/roth-in-plan-conversions

The screenshot shows the Thrift Savings Plan website in a Safari browser window. The URL is tsp.gov. The page title is "Roth in-plan conversions". The navigation menu includes "Manage your plan", "Fund options", "Fund performance", "Use your savings", and "Life changes". The breadcrumb trail is "Home > Making contributions > Traditional and Roth contributions > Roth in-plan conversions".

**TSP Basics**

<b>Making contributions</b>
Traditional and Roth TSP contributions
Contribution types
Contribution limits
Contribution refunds
How Much Can I Contribute?
Access your account
Online learning
The TSP Mobile App
Calculators

## Roth in-plan conversions

**New option coming soon: Roth in-plan conversions**

This page describes a TSP option that will be available in My Account on **January 28, 2026**. We're sharing this information now to help you plan ahead. We'll update this page and other TSP materials soon.

You have the option to convert a portion of money from your [traditional \(pre-tax\) balance to your Roth \(after-tax\) balance](#) in your TSP account. This is called a "Roth in-plan conversion." If you don't have a Roth TSP balance in your TSP account, your first Roth in-plan conversion will create one.

The first questions you should ask yourself when you consider doing a Roth in-plan conversion are about the immediate effects on taxes you would owe:

# Roth In-Plan Conversion Calculators

## Roth in-plan conversion calculator



### Your traditional TSP balance and conversion amount

You must answer all questions to use the calculator.

How much of your traditional TSP balance do you want to convert to Roth?

Parts of your traditional balance you can convert ▾

This calculator assumes the full conversion amount is taxable as ordinary income. If your traditional TSP balance includes a nontaxable balance, such as tax-exempt contributions from serving in a combat zone, we recommend using the personalized version of the Roth in-plan conversion calculator that will be available in My Account on January 28. The calculator in My Account will use your actual account data and display the traditional balance available for conversion. [Learn more about Roth in-plan conversion eligibility.](#)

## Your financial information and plans

### STEP 1

You must answer all questions to use the calculator.

### Your traditional TSP account balance eligible to convert to Roth

Total eligible balance: **\$338,898.12**

This is the total amount of your traditional (pre-tax) TSP balance that's eligible to convert to your Roth (after-tax) TSP balance. If you don't have a Roth balance in your TSP account, your first Roth in-plan conversion will create one.

[What is included in the total eligible balance ▾](#)

### How much of your traditional TSP balance do you want to convert to Roth?

Enter a balance.

### What is your estimated rate of return for the money invested in your TSP account?

If you didn't do a Roth in-plan conversion, what would you do with the money you would have used to pay taxes?

# Roth In-Plan Conversion My Account Tutorial



**Roth In-Plan Conversion**

**My Account Tutorial**

# Additional Resources



ThriftLine



Coming in February

# Questions

