

Backdoor Roth Checklist

Gather these before you act | Reviewed October 2026

Step 1: Do I need a backdoor?

Filing status	No direct Roth contribution at
Single or head of household	\$168,000 MAGI or more
Married filing jointly	\$252,000 MAGI or more

My MAGI estimate: \$ _____

Step 2: The pro-rata check

Total of all traditional, SEP and SIMPLE IRAs on Dec 31: \$ _____

After-tax basis already in those IRAs (Form 8606): \$ _____

☐ If the first number is large, I asked about a **reverse rollover** into my workplace plan.

Step 3: The steps

- ☐ Nondeductible traditional IRA contribution made (limit **\$7,500**, or **\$8,600** at 50+).
- ☐ Converted to Roth soon after (earnings between steps are taxable).
- ☐ **Form 8606** filed with my return (\$50 penalty if missed).

Mega backdoor: ask my plan administrator in writing

- ☐ Does the plan accept **after-tax** (non-Roth) employee contributions?
- ☐ Does it allow **in-plan Roth conversions**? How often?
- ☐ Does it allow **in-service withdrawals** of the after-tax money and earnings?
- ☐ How did **highly compensated employees** do on the last after-tax test? (2026: pay over \$160,000 or over 5% owner.)
- ☐ Room under the **\$72,000** overall limit after my deferrals and employer money (write in below).

Room left: \$ _____

- ☐ Does the recordkeeper track **basis and earnings** separately?
- ☐ How is tax handled on converted earnings (no automatic withholding)?

"Backdoor" is not an IRS term, and these strategies depend on your whole tax picture and your plan's rules. Work through them with your tax professional.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: IRS Notice 2025-67, Form 8606 and instructions, Notices 2010-84 and 2014-54, 401(k) nondiscrimination fix-it guide.