2026 Roth conversion Tax-payment review checklist

Use this to organize a review with your custodian and qualified tax professional. It does not determine whether, when or how much you must pay.

- ☐ **Confirm completion and tax character.** Verify your custodian's cutoff, completion year, gross conversion and expected taxable portion. Keep basis records. [3, 4]
- ☐ **Project the whole return.** Include other income, deductions, credits and relevant income-related effects, not just the conversion. [1]
- ☐ **Gather payment records.** Bring the prior-year return, current withholding, remaining wage/pension pay dates, and estimated payments with dates and tax-year labels. [1, 2]
- ☐ **Review amount AND timing.** Ask which payment tests apply and whether earlier installments were timely. A safe harbor does not erase the final tax. [1, 2]
- ☐ **Ask about uneven income.** Review annualized-income treatment and the different crediting of withholding and estimated payments. A January payment does not automatically fix earlier periods. [1, 5]
- ☐ **Check funding and state rules.** Confirm available cash, payment method and applicable state rules. Withholding from a conversion reduces what reaches Roth. [2, 3]
- ☐ **Keep a reconciliation file.** Retain conversion/basis records, payment confirmations and Forms 1099-R/5498. Review applicable-year Forms 8606 and 2210 with your preparer. [3, 4, 5]

Standard 2026 federal estimated-tax dates [2]

Income period	Standard payment date
January 1 - March 31	April 15, 2026
April 1 - May 31	June 15, 2026
June 1 - August 31	September 15, 2026
September 1 - December 31	January 15, 2027

Standard federal dates for calendar-year taxpayers, not individual payment instructions. Exceptions, disaster relief and state rules can differ. A filing extension generally does not extend time to pay. [1, 2, 6]

Official sources

[1] IRS Publication 505 (2026): irs.gov/publications/p505
[2] IRS Form 1040-ES (2026): irs.gov/pub/irs-pdf/f1040es.pdf
[3] IRS Publication 590-A: irs.gov/publications/p590a
[4] IRS Form 8606 instructions: irs.gov/instructions/i8606
[5] IRS Form 2210 instructions: irs.gov/instructions/i2210
[6] IRS Form 4868 overview: irs.gov/forms-pubs/about-form-4868
Forms 8606/2210 links describe 2025 at review; use the applicable filing-year editions.

Compare estimated federal tax with and without a conversion
Open the free Agent Roth tax comparison | Read the full payment guide
The calculator illustrates an isolated federal tax effect, not a payment requirement, deadline or complete return. No signup required.

General education, not individualized tax, legal, investment, financial or payment advice. Verify your complete facts and current rules with a qualified professional.
Current guide and updates: agentroth.com/brief/when-are-roth-conversion-taxes-due