
Open Your Roth IRA in 30 Minutes

"Just shy of half a million by 25. I bled so you don't have to."

SPARTAN COMMAND INTELLIGENCE

Open Your Roth IRA in 30 Minutes

This is the setup half of the Tax-Free Retirement Playbook. It walks you through three things, in order:

1. Whether you qualify for a direct Roth IRA, or need the Backdoor Roth route.
2. How to actually open the account — a Robinhood walkthrough, end to end.
3. How to automate the boring parts — contribution deadlines, rebalance prompts, account hygiene — using Claude Scheduled Tasks.

What this Playbook is not: a buy list. We don't publish allocations, tickers, or position sizes here. Those live inside the Spartan Command Intelligence network — the strategy layer that sits on top of the account you're about to open. We tell you how to build the vault. The combination is given to subscribers.

If that arrangement feels backwards, it isn't. The hardest part of investing isn't choosing what to buy. It's:

- Forgetting to contribute before the April 15 deadline — you lose that year's tax-free space forever.
- Picking the wrong account type and paying tax you didn't have to pay.
- Building a perfect strategy on a half-built foundation.

This Playbook fixes the foundation. The strategy is a separate decision.

§1 The five rules that define a Roth IRA

Before any clicking, understand what you're getting into. Five rules govern this account.

Rule 1 — Contributions are made with after-tax money. You pay income tax on your wages first, then contribute. There's no upfront deduction. You pay the tax now so you never pay it again.

Rule 2 — All growth is tax-free. Every dollar of dividends, interest, and capital gains inside the account grows with no tax liability. Forever. This is the entire reason the account exists.

Rule 3 — Qualified withdrawals are 100% tax-free. Once you're 59½ **and** your first Roth IRA has been open at least 5 years, every dollar you withdraw — contributions and gains — comes out federally tax-free.

Rule 4 — Contributions can be pulled out anytime, penalty-free. Just the contributions, not the growth. This makes the Roth IRA double as a backup emergency fund.

Rule 5 — There are income limits on direct contributions. In 2026, the contribution cap is **\$7,500 (\$8,600** if you're 50 or older). How much of that you can put in *directly* depends on your modified adjusted gross income (MAGI):

- **Full contribution** — MAGI under **\$153,000** (Single / Head of Household) or under **\$242,000** (Married Filing Jointly).
- **Reduced (phase-out) contribution** — MAGI of **\$153,000–\$168,000** (Single/HoH) or **\$242,000–\$252,000** (MFJ).
- **No direct contribution** — MAGI of **\$168,000+** (Single/HoH) or **\$252,000+** (MFJ).

If you're above the cutoff, there's a legal workaround — the **Backdoor Roth**, covered in §4.

§2 Which path are you on?

What's your 2026 MAGI?		
Under \$153K / \$242K	\$153K–168K / \$242K–252K	\$168K+ / \$252K+
Direct Path — §3 Full contribution. Open a Roth IRA and fund it.	Phase-out zone Contribute a reduced amount per the IRS table — or use the Backdoor (§4), which is cleaner.	Backdoor Path — §4 Direct Roth is closed. Open a Traditional IRA, then convert.

(First figure is Single / Head of Household; second is Married Filing Jointly.) In the phase-out band the IRS reduces your maximum direct contribution proportionally — most people in or above that band just run the Backdoor instead.

Married Filing Separately is a special case: the phase-out is \$0–\$10,000, so almost any income triggers the backdoor route. If that's you, go straight to §4.

§3 Direct path: open a Roth IRA on Robinhood

We use Robinhood as the walkthrough broker for three specific reasons:

1. **The match.** Robinhood pays a **1%** IRA contribution match for standard customers and **3%** for Robinhood Gold. On a maxed-out \$7,500 contribution, that's **\$75–\$225 of free money every year**. Vanguard, Schwab, and Fidelity don't match at all.
2. **The mobile-first flow.** Account opening is about 5 minutes on the phone, no paperwork.
3. **The automation surface.** Recurring contributions are first-class. Set it and forget it.

The walkthrough below works equally well at Fidelity or Schwab if you prefer — the steps are similar; the match is the only thing you give up.

Step 1 — Install Robinhood and open the Retirement tab

In the app, tap **Account** → **Retirement**. If you don't have a brokerage account yet, you'll be prompted to create one first — that's fine; it's a separate account from your retirement account.

Step 2 — Choose Roth IRA when prompted

You'll be asked to pick Roth or Traditional. **Pick Roth.** (If you accidentally pick Traditional while your income qualifies you for Roth, you'd be giving up the tax-free withdrawal benefit. Always Roth when you qualify.)

Step 3 — Verify identity + link your bank

Standard KYC: SSN, date of birth, address, employment info. Then link the bank account you'll fund from. Most banks support instant linking via Plaid.

Step 4 — Set up the automatic contribution

This is the step most people skip. Don't. The 2026 limit is **\$7,500** — divided evenly across 12 months, that's **\$625/month**. Set Robinhood's recurring transfer to deposit \$625 on the 1st of every month and the system handles the rest. If \$625 isn't possible right now, set what you can — \$100/month is a real contribution. The number can be raised later. What matters is creating the cadence.

Step 5 — Verify the first contribution lands

Wait 2–3 business days after your first scheduled transfer. Confirm the cash shows up in your **Roth IRA** account, not your brokerage account. If it landed in the brokerage account instead, you've sent money to the wrong place — fix the recurring contribution destination before the next cycle.

Step 6 — Capture the match

With Robinhood Gold (\$5/month), the **3%** match applies — **\$225/year** on a maxed \$7,500 contribution, against a **\$60/year** Gold cost. Even after the subscription, that's roughly **\$165 net every year**, on money you were contributing anyway. Without Gold, the standard **1%** match still applies (**\$75/year** on a maxed contribution). The match deposits automatically — you don't claim it.

Two strings attached — both easy to meet if you're a long-term saver

Matched dollars must **stay in the IRA for at least 5 years** (withdraw or transfer early and Robinhood claws the match back). And to keep the **3%** rate, you must **keep Gold for 12 months** after your first Gold match.

Done. You now have an open, funded, automatically-contributing Roth IRA. The hardest part is over. What you don't yet have is a strategy for what to buy with the cash sitting in the account. That's \$5.

§4 Backdoor path: for income above the Roth limits

If your MAGI is at or above **\$168K (Single/HoH) / \$252K (MFJ)**, the IRS blocks direct Roth contributions entirely. (Just below those cutoffs, in the phase-out band, you can still contribute a reduced amount — but the Backdoor is cleaner, so most people in or above the band just use it.) The legal workaround:

1. Open a **Traditional IRA** (no income limit on contributions).
2. Contribute up to **\$7,500** as a **non-deductible** Traditional IRA contribution.
3. A few business days later, **convert** that Traditional IRA balance to a Roth IRA.
4. File **IRS Form 8606** at tax time to document the non-deductible contribution.

The conversion is tax-free in the simple case: you already paid tax on the money before it went in (non-deductible), and the conversion only taxes growth — which is near zero if you convert quickly.

Step 1 — Open a Traditional IRA on Robinhood (not Roth)

Same retirement flow as §3, but at the Roth/Traditional selection screen, pick **Traditional**.

Step 2 — Contribute up to \$7,500 (non-deductible)

Fund the Traditional IRA normally. At tax time, mark this contribution as **non-deductible** (Form 8606, Part I). If you accidentally deduct it, the conversion in Step 4 gets taxed twice — your CPA can fix it, but it's easier not to make the mistake.

Step 3 — Wait 1–3 business days

Let the contribution settle. Don't let the cash get invested in anything — you want it sitting as cash so the conversion is clean.

Step 4 — Convert Traditional → Roth

In Robinhood, the conversion option is under your Traditional IRA settings. Convert the full balance; the cash moves into your Roth IRA. (Open the Roth IRA separately first if Robinhood requires both accounts to exist before converting.)

Step 5 — File Form 8606 with your tax return

This is the paperwork that tells the IRS "this contribution was already taxed — don't tax me again on the conversion." Your tax software (TurboTax, FreeTaxUSA) will prompt for it. If you use a CPA, hand them a one-line note: "*Backdoor Roth — \$7,500 non-deductible contribution, converted to Roth same year, see Form 8606.*"

The Pro-Rata Rule — the one trap to avoid

If you already hold other Traditional IRA, SEP-IRA, or SIMPLE-IRA balances from past years (deductible contributions or 401(k) rollovers), the IRS treats **all** your IRAs as one pool for the conversion math — which can make part of your Backdoor conversion taxable.

The fix: roll those other pre-tax IRA balances into your current employer's 401(k) *before* you do the backdoor. 401(k)s aren't counted in the pro-rata pool. Once your only Traditional IRA balance is the fresh non-deductible \$7,500, the conversion is clean.

If this confused you and you have other IRAs sitting around, **stop and talk to a CPA before converting**. A two-hour CPA consult is a fraction of what an avoidable conversion tax bill costs.

§5 Why you now have a half-built machine

You have the account. You have automatic contributions feeding it. What's missing is the answer to a question that LLM-style retirement guides love to skip:

What do you actually buy with the cash that lands in the account?

This is the question that separates a Roth IRA that compounds from one that sits in cash earning nothing. It's also the question we deliberately **don't** answer in this Playbook — for three reasons:

1. **Allocation depends on you.** Time horizon, risk tolerance, household balance sheet, tax-loss-harvesting opportunities elsewhere, planned withdrawals — these all change what should be in your Roth. A one-size-fits-all allocation in a PDF is the wrong answer for almost everyone.
2. **Allocation depends on the regime.** What was right in 2021 (high-growth, momentum-led) was wrong in 2022 (rate-shock, value-led) and different again in 2024 (AI-led concentration). A static recipe ages badly. Real allocations need revisiting as conditions shift — more like quarterly than annually.
3. **Free allocation guidance is liability.** Anyone publishing specific tickers and percentages to a general audience without knowing the reader's situation is either selling something (an affiliate kickback) or exposing themselves when the recipe underperforms. We won't do either.

The answer to what to buy is in §7.

§6 Automate the boring parts with Claude Scheduled Tasks

Before the strategy layer, automate the parts that don't require strategy: the schedule. A Roth IRA has three recurring events that cost real money if missed.

Event	What happens if you forget
April 15 contribution deadline	You lose that year's tax-free space forever — no makeup.
Quarterly allocation review	Drift compounds; what was 60/30/10 becomes 80/15/5 silently.
Annual contribution-limit raise	The IRS raises the limit periodically; missing it leaves money on the table.

Claude Scheduled Tasks ("Claude ST") is the cleanest way to automate these reminders — a feature inside Claude (claude.ai or via Claude Code) that fires a Claude conversation on a cron schedule. Set it once; it runs forever.

A minimal Claude ST kit for your Roth IRA

Three scheduled tasks cover 90% of the hygiene burden:

1. **Annual contribution-deadline alert** — yearly, fires February 1.

"Remind me that the Roth IRA contribution deadline for the prior tax year is April 15. Tell me how much room I have left, given my prior-year contributions. Confirm my recurring transfer at Robinhood is still active."

2. **Quarterly portfolio check-in** — every 3 months.

"Walk me through my current Roth IRA balance and allocation. Surface anything that's drifted more than 5% from target. List anything added or removed since the last check-in."

3. **Monthly contribution verification** — monthly, fires on the 5th.

"Confirm this month's automatic Roth IRA contribution hit my Robinhood account on schedule. Surface any failed transfers."

These prompts are intentionally generic — they handle the schedule, not the strategy. Claude ST is excellent at remembering and prompting. It's not the right tool for picking what to buy.

Setting up Claude ST (under 15 minutes)

1. Open Claude (claude.ai or Claude Code).
2. Go to Scheduled Tasks (settings sidebar, or the /schedule skill in Claude Code).
3. Create a new scheduled task; paste one of the three prompts above.
4. Set the cadence (yearly / quarterly / monthly).
5. Save. Claude runs the conversation on schedule and emails you the output.

Repeat for the other two. Total setup: under 15 minutes. Total maintenance: zero.

§7 The intelligence backbone: where SCI fits

Claude ST handles the calendar. It can't, on its own, tell you what to buy. To answer that, Claude ST needs a strategy source. The cleanest pattern:

Claude ST reminds you → you ask: "What's the current allocation guidance?"

↓ Spartan Command Intelligence (SCI)

- Current macro-regime read
- Roth IRA **model** allocation guidance
- Specific tickers and percentages — published to the full network
- Framed across time-horizon and risk bands
- Updated as the regime shifts

↓ [Execute in Robinhood](#)

SCI is the network we run for subscribers — the strategy layer that sits on top of the account you just built in \$3 or \$4. It gives you:

- **Model allocation guidance** — what the network is holding inside the Roth, in what proportions.
- **Regime intelligence** — when the macro picture changes and the allocation needs to shift.
- **Risk framing** — allocations presented across time-horizon and risk bands, so you can match them to your own situation.
- **Specific instructions** — actual tickers, actual percentages, in plain English, published to all subscribers.

Without that layer, the Roth IRA you just opened sits in cash — or worse, you guess. Guessing in a Roth isn't catastrophic; you can recover. But it's slow, and the compounding only works if the allocation works.

We sell SCI access for **\$2-8 per month**, depending on tier. The Founding 100 spots are half that. The math: SCI costs less per year than the average 401(k) advisory fee charges per month — and unlike an advisory fee, you keep full control of your accounts.

§8 What to do today

If you do nothing else after reading this:

1. **Open the Roth IRA** (or Traditional + plan the conversion if you're a Backdoor case). 5 minutes on the Robinhood app.
2. **Set the recurring contribution**. Even \$100/month. The cadence matters more than the amount.
3. **Set up the three Claude ST reminders** from §6. 10 minutes.
4. **Join the SCI intelligence network** for the allocation layer.

The first three stand on their own — worth doing whether you join SCI or not. You've built the vault. The fourth is how you fill it with something other than guesses.

What's in Parts 2 and 3

Part 2 — Backdoor Roth, advanced cases. The pro-rata rule in detail, the mega-backdoor Roth via 401(k) after-tax contributions, spousal Backdoor Roths, conversion strategies for early retirees, and the timing rules around year-end conversions.

Part 3 — Scheduled tasks and allocation discipline. A deeper Claude ST kit (8 tasks instead of 3), how to integrate Claude with your brokerage exports for monthly tax-lot reporting, how SCI's allocation updates plug into your Claude ST kit, and the quarterly rebalance ritual.

Both parts arrive in your DMs as you progress.

DM **INTEL** on Instagram to join the network

You opened the account. Claude ST runs the schedule. SCI is the missing layer. DM the keyword **INTEL** to the Spartan Command Instagram account and you'll be inside within minutes.

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