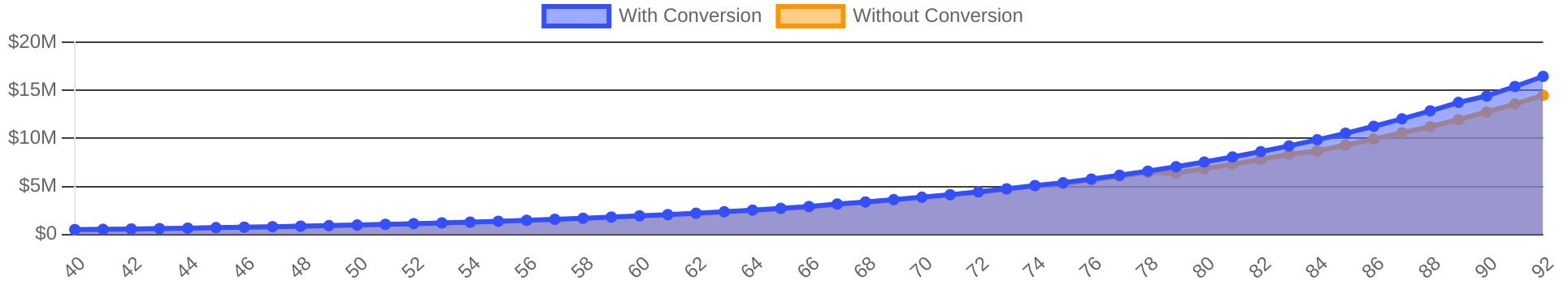


5 year plan

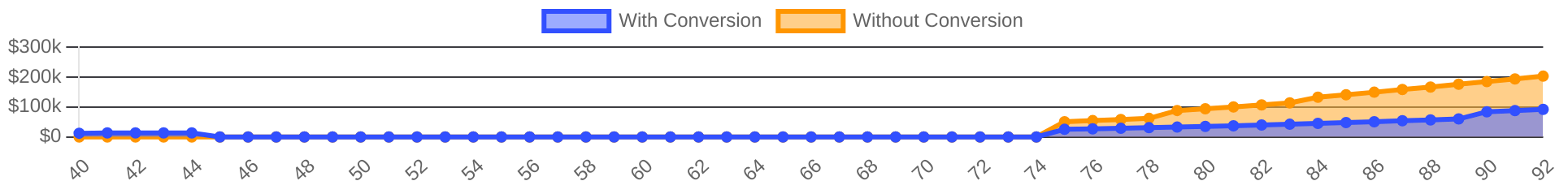
Conversion Amount (per year):	\$56,150	Total conversion amount:	\$280,750
Number of years to convert:	5	Total taxes paid with conversion:	\$945,571
Kick-off age:	40	Total taxes paid without conversion:	\$2,234,321

Net Portfolio Balance







Total conversion amount \$280,750	Client benefit \$1,979,520	Savings to heir \$1,248,436	Taxes for conversions \$66,257	+	Taxes for distributions/RMDs \$879,314	=	Total taxes paid \$945,571
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Taxes Paid



Assumptions

Filing Status Married Filing Jointly	Current Age 40 yrs.	Retirement age 67 yrs.	Life Expectancy 92 yrs.
 IRA Inputs <hr/> <p>Beginning Traditional IRA Balance \$490,000</p> <p>Beginning Roth IRA Asset Balance \$90,000</p> <p>Investment Rate of Return 7%</p> <p>Supplemental Withdrawal After Retirement \$0</p>	 Income <hr/> <p>Pre-retirement Income \$150,000</p> <p>Pre-retirement Income Growth Rate 3.5%</p> <p>Retirement Taxable Income \$110,000</p> <p>Retirement Income Growth Rate 1.5%</p>	 Tax Treatment <hr/> <p>Pay conversion taxes from an alternate account Yes</p>	 Input for heirs <hr/> <p>Heirs marginal ordinary income tax rate at death 37%</p>

Year by year comparison - Balances - End of year

Age	Year	Balances - End of year									
		Net Portfolio Balance		Traditional IRA Balance		Roth IRA		Hypothetical Taxable Account		Withdrawals	
40	2026	\$505,384	\$505,254	\$464,220	\$524,300	\$156,381	\$96,300	\$0	\$0	\$0	\$0
41	2027	\$531,097	\$540,622	\$436,634	\$561,001	\$227,408	\$103,041	\$0	\$0	\$0	\$0
42	2028	\$568,687	\$578,465	\$407,118	\$600,271	\$303,407	\$110,254	\$0	\$0	\$0	\$0
43	2029	\$609,049	\$618,958	\$375,536	\$642,290	\$384,726	\$117,972	\$0	\$0	\$0	\$0
44	2030	\$652,378	\$662,285	\$341,743	\$687,250	\$471,737	\$126,230	\$0	\$0	\$0	\$0
45	2031	\$706,054	\$708,645	\$365,665	\$735,358	\$504,759	\$135,066	\$0	\$0	\$0	\$0
46	2032	\$756,173	\$758,250	\$391,262	\$786,833	\$540,092	\$144,520	\$0	\$0	\$0	\$0
47	2033	\$809,801	\$811,328	\$418,650	\$841,911	\$577,898	\$154,637	\$0	\$0	\$0	\$0
48	2034	\$867,183	\$868,120	\$447,955	\$900,845	\$618,351	\$165,461	\$0	\$0	\$0	\$0
49	2035	\$918,995	\$909,611	\$479,312	\$963,904	\$661,635	\$177,044	\$0	\$0	\$0	\$0
50	2036	\$984,021	\$973,284	\$512,864	\$1,031,377	\$707,950	\$189,437	\$0	\$0	\$0	\$0
51	2037	\$1,053,598	\$1,041,413	\$548,765	\$1,103,574	\$757,506	\$202,697	\$0	\$0	\$0	\$0
52	2038	\$1,128,045	\$1,114,312	\$587,178	\$1,180,824	\$810,532	\$216,886	\$0	\$0	\$0	\$0
53	2039	\$1,207,704	\$1,192,314	\$628,281	\$1,263,482	\$867,269	\$232,068	\$0	\$0	\$0	\$0
54	2040	\$1,286,889	\$1,263,609	\$672,260	\$1,351,925	\$927,978	\$248,313	\$0	\$0	\$0	\$0
55	2041	\$1,377,667	\$1,352,061	\$719,319	\$1,446,560	\$992,936	\$265,695	\$0	\$0	\$0	\$0
56	2042	\$1,474,799	\$1,446,706	\$769,671	\$1,547,819	\$1,062,442	\$284,293	\$0	\$0	\$0	\$0
57	2043	\$1,578,731	\$1,547,975	\$823,548	\$1,656,167	\$1,136,813	\$304,194	\$0	\$0	\$0	\$0
58	2044	\$1,689,938	\$1,656,333	\$881,196	\$1,772,098	\$1,216,390	\$325,487	\$0	\$0	\$0	\$0
59	2045	\$1,808,929	\$1,772,277	\$942,880	\$1,896,145	\$1,301,537	\$348,272	\$0	\$0	\$0	\$0
60	2046	\$1,936,250	\$1,896,336	\$1,008,882	\$2,028,876	\$1,392,645	\$372,651	\$0	\$0	\$0	\$0

Year by year comparison - Balances - End of year

Age	Year	Balances - End of year									
		Net Portfolio Balance		Traditional IRA Balance		Roth IRA		Hypothetical Taxable Account		Withdrawals	
61	2047	\$2,072,483	\$2,029,080	\$1,079,503	\$2,170,897	\$1,490,130	\$398,736	\$0	\$0	\$0	\$0
62	2048	\$2,218,252	\$2,171,115	\$1,155,068	\$2,322,860	\$1,594,439	\$426,648	\$0	\$0	\$0	\$0
63	2049	\$2,374,226	\$2,323,093	\$1,235,923	\$2,485,460	\$1,706,050	\$456,513	\$0	\$0	\$0	\$0
64	2050	\$2,541,117	\$2,485,710	\$1,322,438	\$2,659,442	\$1,825,473	\$488,469	\$0	\$0	\$0	\$0
65	2051	\$2,719,691	\$2,659,710	\$1,415,009	\$2,845,603	\$1,953,256	\$522,662	\$0	\$0	\$0	\$0
66	2052	\$2,910,765	\$2,845,889	\$1,514,059	\$3,044,795	\$2,089,984	\$559,248	\$0	\$0	\$0	\$0
67	2053	\$3,162,196	\$3,139,581	\$1,620,043	\$3,257,931	\$2,236,283	\$598,395	\$0	\$0	\$0	\$0
68	2054	\$3,384,245	\$3,359,352	\$1,733,446	\$3,485,986	\$2,392,823	\$640,283	\$0	\$0	\$0	\$0
69	2055	\$3,621,838	\$3,594,507	\$1,854,788	\$3,730,005	\$2,560,320	\$685,103	\$0	\$0	\$0	\$0
70	2056	\$3,876,062	\$3,846,122	\$1,984,623	\$3,991,105	\$2,739,543	\$733,060	\$0	\$0	\$0	\$0
71	2057	\$4,148,082	\$4,115,351	\$2,123,546	\$4,270,483	\$2,931,311	\$784,374	\$0	\$0	\$0	\$0
72	2058	\$4,439,144	\$4,403,425	\$2,272,194	\$4,569,416	\$3,136,503	\$839,281	\$0	\$0	\$0	\$0
73	2059	\$4,750,580	\$4,711,665	\$2,431,248	\$4,889,276	\$3,356,058	\$898,030	\$0	\$0	\$0	\$0
74	2060	\$5,083,816	\$5,041,482	\$2,601,435	\$5,231,525	\$3,590,982	\$960,892	\$0	\$0	\$0	\$0
75	2061	\$5,384,708	\$5,282,431	\$2,677,787	\$5,385,068	\$3,842,351	\$1,028,155	\$80,370	\$161,624	\$0	\$0
76	2062	\$5,761,489	\$5,650,504	\$2,752,245	\$5,534,805	\$4,111,315	\$1,100,126	\$171,865	\$345,624	\$0	\$0
77	2063	\$6,163,744	\$6,042,529	\$2,824,717	\$5,680,547	\$4,399,107	\$1,177,134	\$275,237	\$553,505	\$0	\$0
78	2064	\$6,593,197	\$6,460,067	\$2,894,051	\$5,819,978	\$4,707,045	\$1,259,534	\$392,085	\$788,488	\$0	\$0
79	2065	\$7,051,687	\$6,406,582	\$2,959,475	\$5,951,548	\$5,036,538	\$1,347,701	\$523,771	\$1,031,245	\$0	\$0
80	2066	\$7,541,177	\$6,845,574	\$3,020,130	\$6,073,526	\$5,389,095	\$1,442,040	\$671,782	\$1,303,781	\$0	\$0
81	2067	\$8,063,763	\$7,313,192	\$3,075,862	\$6,185,604	\$5,766,332	\$1,542,983	\$837,121	\$1,607,933	\$0	\$0

Year by year comparison - Balances - End of year

Age	Year	Balances - End of year									
		Net Portfolio Balance		Traditional IRA Balance		Roth IRA		Hypothetical Taxable Account		Withdrawals	
82	2068	\$8,621,687	\$7,811,307	\$3,124,910	\$6,284,239	\$6,169,975	\$1,650,992	\$1,022,079	\$1,947,851	\$0	\$0
83	2069	\$9,217,339	\$8,341,904	\$3,167,105	\$6,369,094	\$6,601,874	\$1,766,561	\$1,227,801	\$2,325,629	\$0	\$0
84	2070	\$9,853,277	\$8,702,659	\$3,200,284	\$6,435,818	\$7,064,005	\$1,890,221	\$1,457,021	\$2,734,846	\$0	\$0
85	2071	\$10,532,227	\$9,290,527	\$3,224,286	\$6,484,087	\$7,558,485	\$2,022,536	\$1,711,026	\$3,187,740	\$0	\$0
86	2072	\$11,257,107	\$9,916,801	\$3,237,862	\$6,511,388	\$8,087,579	\$2,164,114	\$1,992,012	\$3,688,162	\$0	\$0
87	2073	\$12,031,036	\$10,584,003	\$3,239,661	\$6,515,006	\$8,653,710	\$2,315,602	\$2,302,340	\$4,240,250	\$0	\$0
88	2074	\$12,857,346	\$11,211,114	\$3,229,966	\$6,495,508	\$9,259,469	\$2,477,694	\$2,643,223	\$4,846,174	\$0	\$0
89	2075	\$13,739,611	\$11,951,484	\$3,205,678	\$6,446,666	\$9,907,632	\$2,651,132	\$3,018,541	\$5,512,699	\$0	\$0
90	2076	\$14,407,230	\$12,739,098	\$3,167,315	\$6,369,517	\$10,601,166	\$2,836,712	\$3,408,516	\$6,242,058	\$0	\$0
91	2077	\$15,394,112	\$13,577,036	\$3,113,609	\$6,261,513	\$11,343,248	\$3,035,281	\$3,834,397	\$7,039,018	\$0	\$0
92	2078	\$16,448,109	\$14,468,590	\$3,043,264	\$6,120,049	\$12,137,275	\$3,247,751	\$4,298,846	\$7,908,600	\$0	\$0

Year by year comparison - Conversion details

Age	Year	Conversion details								
		Taxes Paid		Conversion Amount	Required Minimum Distribution (RMD)		Income Amount		Medicare	
40	2026	\$12,353	\$0	\$56,150	\$0	\$0	\$211,400	\$155,250	\$0	\$0
41	2027	\$13,476	\$0	\$56,150	\$0	\$0	\$216,834	\$160,684	\$0	\$0
42	2028	\$13,476	\$0	\$56,150	\$0	\$0	\$222,458	\$166,308	\$0	\$0
43	2029	\$13,476	\$0	\$56,150	\$0	\$0	\$228,278	\$172,128	\$0	\$0
44	2030	\$13,476	\$0	\$56,150	\$0	\$0	\$234,303	\$178,153	\$0	\$0
45	2031	\$0	\$0	\$0	\$0	\$0	\$184,388	\$184,388	\$0	\$0
46	2032	\$0	\$0	\$0	\$0	\$0	\$190,842	\$190,842	\$0	\$0
47	2033	\$0	\$0	\$0	\$0	\$0	\$197,521	\$197,521	\$0	\$0
48	2034	\$0	\$0	\$0	\$0	\$0	\$204,435	\$204,435	\$0	\$0
49	2035	\$0	\$0	\$0	\$0	\$0	\$211,590	\$211,590	\$0	\$0
50	2036	\$0	\$0	\$0	\$0	\$0	\$218,995	\$218,995	\$0	\$0
51	2037	\$0	\$0	\$0	\$0	\$0	\$226,660	\$226,660	\$0	\$0
52	2038	\$0	\$0	\$0	\$0	\$0	\$234,593	\$234,593	\$0	\$0
53	2039	\$0	\$0	\$0	\$0	\$0	\$242,804	\$242,804	\$0	\$0
54	2040	\$0	\$0	\$0	\$0	\$0	\$251,302	\$251,302	\$0	\$0
55	2041	\$0	\$0	\$0	\$0	\$0	\$260,098	\$260,098	\$0	\$0
56	2042	\$0	\$0	\$0	\$0	\$0	\$269,201	\$269,201	\$0	\$0
57	2043	\$0	\$0	\$0	\$0	\$0	\$278,623	\$278,623	\$0	\$0
58	2044	\$0	\$0	\$0	\$0	\$0	\$288,375	\$288,375	\$0	\$0
59	2045	\$0	\$0	\$0	\$0	\$0	\$298,468	\$298,468	\$0	\$0
60	2046	\$0	\$0	\$0	\$0	\$0	\$308,915	\$308,915	\$0	\$0

Year by year comparison - Conversion details

Age	Year	Conversion details								
		Taxes Paid		Conversion Amount	Required Minimum Distribution (RMD)		Income Amount		Medicare	
61	2047	\$0	\$0	\$0	\$0	\$0	\$319,727	\$319,727	\$0	\$0
62	2048	\$0	\$0	\$0	\$0	\$0	\$330,917	\$330,917	\$0	\$0
63	2049	\$0	\$0	\$0	\$0	\$0	\$342,499	\$342,499	\$0	\$0
64	2050	\$0	\$0	\$0	\$0	\$0	\$354,487	\$354,487	\$0	\$0
65	2051	\$0	\$0	\$0	\$0	\$0	\$366,894	\$366,894	\$4,620	\$4,620
66	2052	\$0	\$0	\$0	\$0	\$0	\$379,735	\$379,735	\$4,620	\$4,620
67	2053	\$0	\$0	\$0	\$0	\$0	\$110,000	\$110,000	\$4,620	\$4,620
68	2054	\$0	\$0	\$0	\$0	\$0	\$111,650	\$111,650	\$4,620	\$4,620
69	2055	\$0	\$0	\$0	\$0	\$0	\$113,325	\$113,325	\$0	\$0
70	2056	\$0	\$0	\$0	\$0	\$0	\$115,025	\$115,025	\$0	\$0
71	2057	\$0	\$0	\$0	\$0	\$0	\$116,750	\$116,750	\$0	\$0
72	2058	\$0	\$0	\$0	\$0	\$0	\$118,501	\$118,501	\$0	\$0
73	2059	\$0	\$0	\$0	\$0	\$0	\$120,279	\$120,279	\$0	\$0
74	2060	\$0	\$0	\$0	\$0	\$0	\$122,083	\$122,083	\$0	\$0
75	2061	\$25,380	\$51,039	\$0	\$105,749	\$212,664	\$229,664	\$336,578	\$0	\$0
76	2062	\$27,117	\$54,532	\$0	\$112,987	\$227,218	\$238,760	\$352,991	\$0	\$0
77	2063	\$28,844	\$58,007	\$0	\$120,185	\$241,695	\$247,845	\$369,354	\$1,148	\$2,885
78	2064	\$30,815	\$61,970	\$0	\$128,396	\$258,207	\$257,971	\$387,781	\$1,148	\$4,620
79	2065	\$32,918	\$88,265	\$0	\$137,159	\$275,828	\$268,677	\$407,346	\$1,148	\$4,620
80	2066	\$35,162	\$94,282	\$0	\$146,509	\$294,631	\$279,999	\$428,122	\$1,148	\$4,620
81	2067	\$37,362	\$100,182	\$0	\$155,677	\$313,068	\$291,170	\$448,561	\$1,148	\$4,620

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Year by year comparison - Conversion details

Age	Year	Conversion details							
		Taxes Paid	Conversion Amount	Required Minimum Distribution (RMD)		Income Amount		Medicare	
82	2068	\$39,903 \$106,994	\$0	\$166,263	\$334,357	\$303,788	\$471,883	\$2,885	\$6,355
83	2069	\$42,372 \$113,613	\$0	\$176,549	\$355,042	\$316,137	\$494,630	\$2,885	\$6,355
84	2070	\$45,244 \$132,689	\$0	\$188,518	\$379,113	\$330,200	\$520,795	\$2,885	\$6,355
85	2071	\$48,004 \$140,784	\$0	\$200,018	\$402,239	\$343,825	\$546,046	\$2,885	\$6,355
86	2072	\$50,910 \$149,305	\$0	\$212,124	\$426,585	\$358,089	\$572,549	\$2,885	\$6,355
87	2073	\$53,964 \$158,263	\$0	\$224,852	\$452,180	\$373,006	\$600,334	\$4,620	\$6,355
88	2074	\$56,753 \$166,442	\$0	\$236,472	\$475,548	\$386,848	\$625,924	\$4,620	\$6,355
89	2075	\$60,092 \$176,235	\$0	\$250,385	\$503,528	\$403,017	\$656,160	\$4,620	\$6,355
90	2076	\$84,083 \$184,945	\$0	\$262,761	\$528,415	\$417,682	\$683,337	\$4,620	\$6,355
91	2077	\$88,134 \$193,855	\$0	\$275,419	\$553,871	\$432,664	\$711,116	\$4,620	\$6,355
92	2078	\$92,255 \$202,919	\$0	\$288,297	\$579,770	\$447,901	\$739,374	\$6,355	\$6,355

Year by year comparison - Value to Heir and Marginal Tax Rate

Age	Year	Value to Heir and Marginal Tax Rate			
		Value to Heir		Marginal Tax Rate	
40	2026	\$435,621	\$426,609	22%	22%
41	2027	\$473,925	\$456,472	24%	22%
42	2028	\$514,910	\$488,425	24%	22%
43	2029	\$558,764	\$522,614	24%	22%
44	2030	\$605,688	\$559,197	24%	22%
45	2031	\$648,087	\$598,341	22%	22%
46	2032	\$693,453	\$640,225	22%	22%
47	2033	\$741,994	\$685,041	22%	22%
48	2034	\$793,934	\$732,994	22%	22%
49	2035	\$849,509	\$784,303	24%	24%
50	2036	\$908,975	\$839,204	24%	24%
51	2037	\$972,603	\$897,949	24%	24%
52	2038	\$1,040,685	\$960,805	24%	24%
53	2039	\$1,113,533	\$1,028,062	24%	24%
54	2040	\$1,191,481	\$1,100,026	25%	25%
55	2041	\$1,274,884	\$1,177,028	25%	25%
56	2042	\$1,364,126	\$1,259,420	25%	25%
57	2043	\$1,459,615	\$1,347,579	25%	25%
58	2044	\$1,561,788	\$1,441,910	25%	25%
59	2045	\$1,671,113	\$1,542,843	25%	25%
60	2046	\$1,788,091	\$1,650,842	25%	25%

Year by year comparison - Value to Heir and Marginal Tax Rate

Age	Year	Value to Heir and Marginal Tax Rate			
		Value to Heir		Marginal Tax Rate	
61	2047	\$1,913,258	\$1,766,401	25%	25%
62	2048	\$2,047,186	\$1,890,049	25%	25%
63	2049	\$2,190,489	\$2,022,353	25%	25%
64	2050	\$2,343,823	\$2,163,917	25%	25%
65	2051	\$2,507,891	\$2,315,392	25%	25%
66	2052	\$2,683,443	\$2,477,469	25%	25%
67	2053	\$2,871,284	\$2,650,892	22%	22%
68	2054	\$3,072,274	\$2,836,454	22%	22%
69	2055	\$3,287,333	\$3,035,006	22%	22%
70	2056	\$3,517,446	\$3,247,457	22%	22%
71	2057	\$3,763,667	\$3,474,778	22%	22%
72	2058	\$4,027,124	\$3,718,013	22%	22%
73	2059	\$4,309,023	\$3,978,274	22%	22%
74	2060	\$4,610,654	\$4,256,753	22%	22%
75	2061	\$4,947,148	\$4,582,372	24%	24%
76	2062	\$5,308,136	\$4,932,676	24%	24%
77	2063	\$5,695,330	\$5,309,384	24%	24%
78	2064	\$6,110,695	\$5,714,608	24%	24%
79	2065	\$6,556,274	\$6,128,422	24%	32%
80	2066	\$7,034,259	\$6,572,143	24%	32%
81	2067	\$7,546,895	\$7,047,846	24%	32%

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Year by year comparison - Value to Heir and Marginal Tax Rate

Age	Year	Value to Heir and Marginal Tax Rate			
		Value to Heir		Marginal Tax Rate	
82	2068	\$8,096,792	\$7,557,913	24%	32%
83	2069	\$8,686,519	\$8,104,719	24%	32%
84	2070	\$9,319,083	\$8,679,632	24%	35%
85	2071	\$9,997,421	\$9,295,251	24%	35%
86	2072	\$10,724,816	\$9,954,450	24%	35%
87	2073	\$11,504,784	\$10,660,305	24%	35%
88	2074	\$12,340,860	\$11,416,038	24%	35%
89	2075	\$13,237,270	\$12,225,231	24%	35%
90	2076	\$14,177,017	\$13,091,565	32%	35%
91	2077	\$15,183,180	\$14,019,052	32%	35%
92	2078	\$16,260,417	\$15,011,981	32%	35%

Scenario comparison - Taxes

		Client Benefit	Savings to Heir	Total Taxes Paid
Optimized Scenario				
Client Max Benefit				
Total conversion amount:	\$640,000	\$2,707,269	\$1,629,603	\$427,771
Number of years to convert:	16			
Kick-off age:	40			
7 year plan				
Minimum Taxes				
Total conversion amount:	\$509,425	\$2,851,708	\$1,692,791	\$121,674
Number of years to convert:	3			
Kick-off age:	40			
5 year plan				
Total conversion amount:	\$280,750	\$1,979,520	\$1,248,436	\$945,571
Number of years to convert:	5			
Kick-off age:	40			

RJ Disclosure

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