

Inputs for Alternative 1 (This is their traditional IRA)

2/15/2019

Prepared for Mr. Client

General Inputs

First Year of Analysis:	2019
Length of Analysis:	60
12/31/2018 Retirement Plan Balance:	\$1,500,000
12/31/2018 Roth IRA Balance:	\$0
12/31/2018 Other Assets Balance:	\$312,680
Inflation Rate:	3.00%
Plan Owner: Mr. Client's Birth Date:	1/1/1950
Spousal Beneficiary: Mrs. Client's Birth Date:	1/1/1955
Child: Oldest Benef.'s Birth Date:	1/1/1980
Assume Mr. Client Dies in:	2036
Assume Mrs. Client Performs a Spousal Rollover in:	2036
After Spousal Rollover, Mrs. Client Names Oldest Benef. as Beneficiary	
Assume Mrs. Client Dies in:	2043
Assume Oldest Benef. Survives the Analysis	
Assume Maximum Possible Deferral for Estate Analysis	

Minimum Distributions Options

Start Minimum Distributions (Client's 70½ Year):	2020
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Retirement Plan Information

12/31/2018 Balance:	\$1,500,000
12/31/2018 Non-Deductible Balance:	\$0
Growth Rate:	5.00%

Roth IRA Information

12/31/2018 Balance:	\$0
Growth Rate:	5.00%

Other Assets Information

12/31/2018 Balance:	\$312,680
Non-Liquid Portion of Balance:	\$0
Growth Rate:	5.00%

Income Tax Information:

Method for Calculating Income Tax:	AGI
Mr. Client: Married, Filing Joint with 2 Exemptions	
Mr. Client's Itemized Deductions:	\$0
Mrs. Client: Single with 1 Exemptions	
Mrs. Client's Itemized Deductions:	\$0
Oldest Benef.: Married, Filing Joint with 2 Exemptions	
Oldest Benef.'s Itemized Deductions:	\$0
Oldest Benef.'s AGI:	\$60,000
Income Tax Rate on Growth of Other Assets:	15.0%
Use Annuity Method for Distributing Section 691(c) Deduction	

Entered Amounts for Adjusted Gross Income:

2019 - 2078: \$60,000 growing at 3.00%

Estate Tax Information:

Taxable Estate = Sum of All Account Balances	
Adjust Taxable Estate for Bypass Trust?	Yes
Bypass Trust Growth Rate:	5.00%

Sources of Income:

2019 - 2078: Social Security \$50,000 from Social Security into Other Assets

Calculation Details

Distributions & Contributions Made at Beginning of Year	
Include Pre-59½ Distribution Penalties:	Yes

Inputs for Alternative 2 (Partial Roth Conv w/ life insurance)

2/15/2019

Prepared for Mr. Client

General Inputs

First Year of Analysis:	2019
Length of Analysis:	60
12/31/2018 Retirement Plan Balance:	\$1,500,000
12/31/2018 Roth IRA Balance:	\$0
12/31/2018 Other Assets Balance:	\$312,680
Inflation Rate:	3.00%
Plan Owner: Mr. Client's Birth Date:	1/1/1950
Spousal Beneficiary: Mrs. Client's Birth Date:	1/1/1955
Child: Oldest Benef.'s Birth Date:	1/1/1980
Assume Mr. Client Dies in:	2036
Assume Mrs. Client Performs a Spousal Rollover in:	2036
After Spousal Rollover, Mrs. Client Names Oldest Benef. as Beneficiary	
Assume Mrs. Client Dies in:	2043
Assume Oldest Benef. Survives the Analysis	
Assume Maximum Possible Deferral for Estate Analysis	

Minimum Distributions Options

Start Minimum Distributions (Client's 70½ Year):	2020
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Retirement Plan Information

12/31/2018 Balance:	\$1,500,000
12/31/2018 Non-Deductible Balance:	\$0
Growth Rate:	5.00%

Roth IRA Information

12/31/2018 Balance:	\$0
Growth Rate:	5.00%

Other Assets Information

12/31/2018 Balance:	\$312,680
Non-Liquid Portion of Balance:	\$0
Growth Rate:	5.00%

Income Tax Information:

Method for Calculating Income Tax:	AGI
Mr. Client: Married, Filing Joint with 2 Exemptions	
Mr. Client's Itemized Deductions:	\$0
Mrs. Client: Single with 1 Exemptions	
Mrs. Client's Itemized Deductions:	\$0
Oldest Benef.: Married, Filing Joint with 2 Exemptions	
Oldest Benef.'s Itemized Deductions:	\$0
Oldest Benef.'s AGI:	\$60,000
Income Tax Rate on Growth of Other Assets:	15.0%
Use Annuity Method for Distributing Section 691(c) Deduction	
Pay Conversion Taxes From:	Other Assets

Entered Amounts for Adjusted Gross Income:

2019 - 2078: \$60,000 growing at 3.00%

Estate Tax Information:

Taxable Estate = Sum of All Account Balances	
Adjust Taxable Estate for Bypass Trust?	Yes
Bypass Trust Growth Rate:	5.00%

Sources of Income:

2019 - 2078: Social Security \$50,000 from Social Security into Other Assets

Calculation Details

Distributions & Contributions Made at Beginning of Year

Inputs for Alternative 2 (Partial Roth Conv w/ life insurance)

2/15/2019

Prepared for Mr. Client

Include Pre-59½ Distribution Penalties:

Yes

Retirement Plan Conversions to Roth IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>IRA</u>	<u>insurance</u>
2019	0%	\$500,000
2020	0%	\$500,000
2021	0%	\$500,000

Net Distributions Comparison

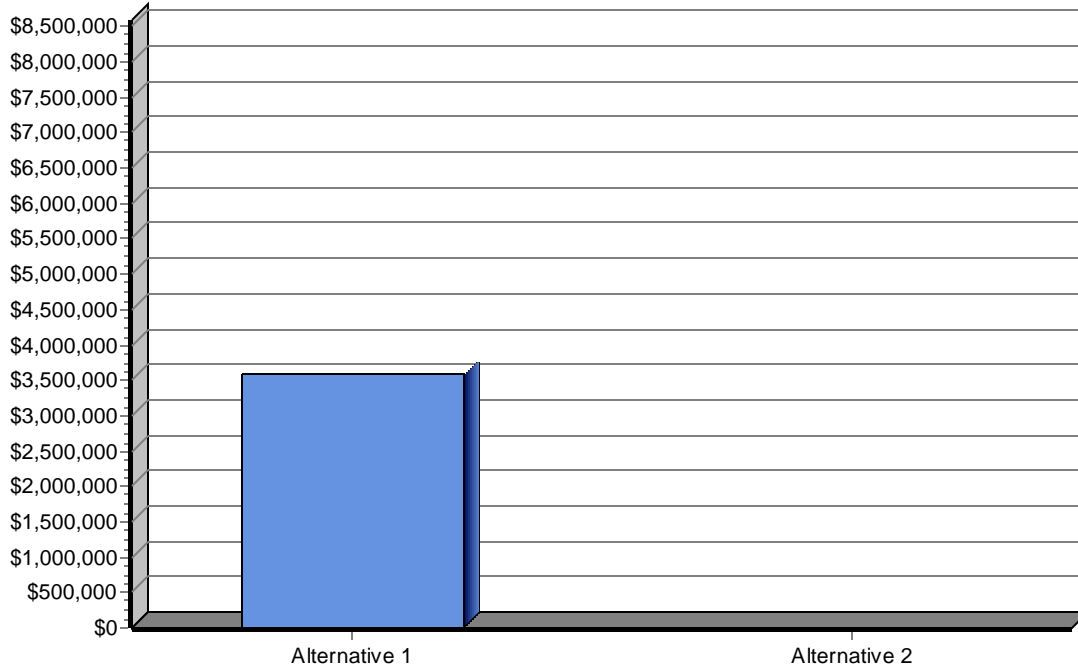
2/15/2019

Prepared for Mr. Client

Assumptions

2019 Retirement Plan Balance:	\$1,500,000
Retirement Plan Annual Growth Rate:	5.00%
Inflation Rate:	3.00%
Birth Date of Mr. Client:	1/1/1950
Birth Date of Mrs. Client:	1/1/1955

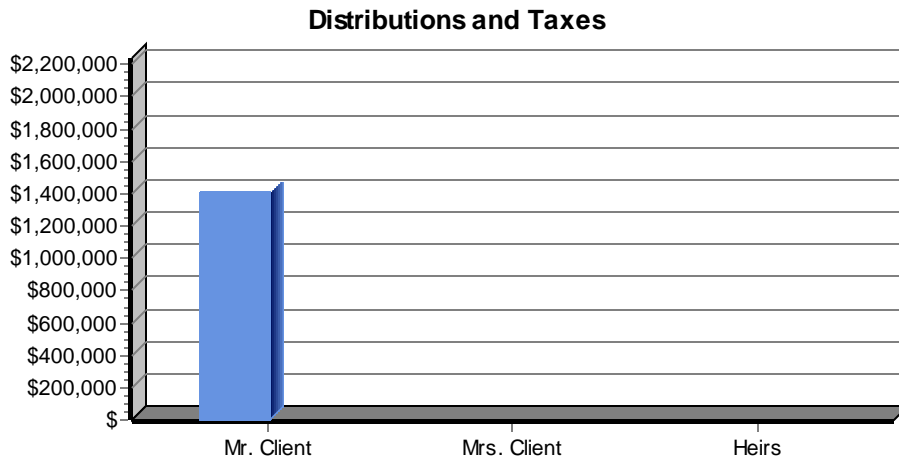
Comparison of Value Received from Retirement Accounts



Net Distributions: This is their traditional IRA

2/15/2019

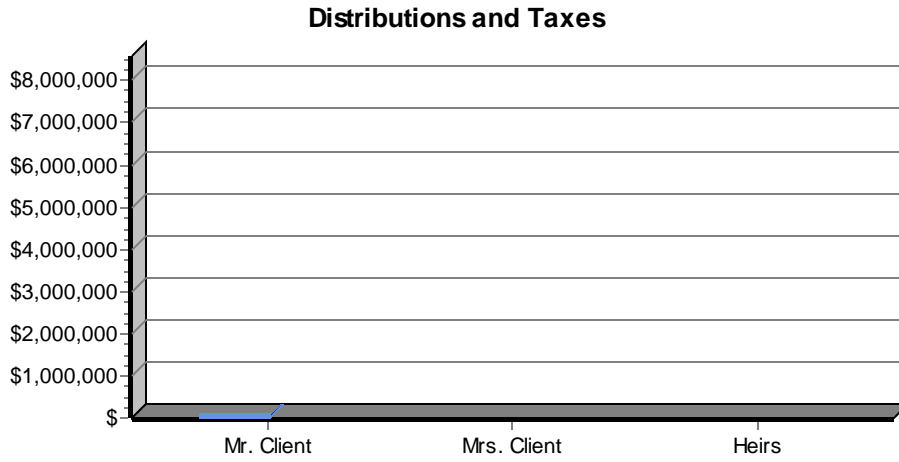
Prepared for Mr. Client



Net Distributions: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client



Asset Comparison

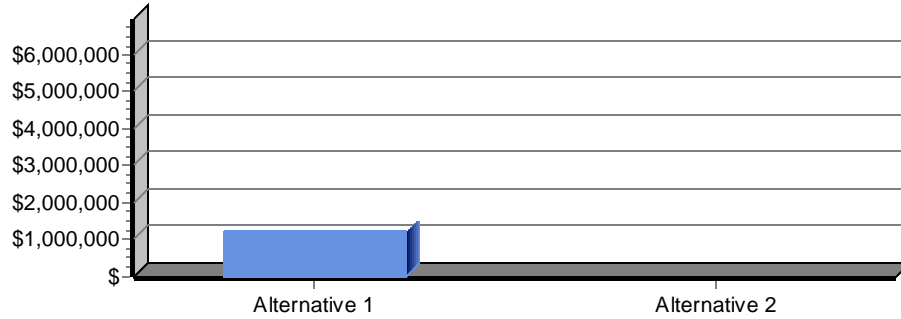
2/15/2019

Prepared for Mr. Client

Assumptions

2019 Retirement Plan Balance:	\$1,500,000
Retirement Plan Annual Growth Rate:	5.00%
Inflation Rate:	3.00%
Birth Date of Mr. Client:	1/1/1950
Birth Date of Mrs. Client:	1/1/1955

Asset Comparison



Retirement Plan Analysis: This is their traditional IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Age</u>	<u>Begin Value</u>	<u>Life Exp</u>	<u>Distributions</u>	<u>Growth</u>	<u>Ending Value</u>
2019	69	\$1,500,000	17.8	\$0	\$75,000	\$1,575,000
2020	70	\$1,575,000	27.4	\$57,482	\$75,876	\$1,593,394
2021	71	\$1,593,394	26.5	\$60,128	\$76,663	\$1,609,929
2022	72	\$1,609,929	25.6	\$62,888	\$77,352	\$1,624,393
2023	73	\$1,624,393	24.7	\$65,765	\$77,931	\$1,636,559
2024	74	\$1,636,559	23.8	\$68,763	\$78,390	\$1,646,186
2025	75	\$1,646,186	22.9	\$71,886	\$78,715	\$1,653,015
2026	76	\$1,653,015	22.0	\$75,137	\$78,894	\$1,656,772
2027	77	\$1,656,772	21.2	\$78,150	\$78,931	\$1,657,553
2028	78	\$1,657,553	20.3	\$81,653	\$78,795	\$1,654,695
2029	79	\$1,654,695	19.5	\$84,856	\$78,492	\$1,648,331
2030	80	\$1,648,331	18.7	\$88,146	\$78,009	\$1,638,194
2031	81	\$1,638,194	17.9	\$91,519	\$77,334	\$1,624,009
2032	82	\$1,624,009	17.1	\$94,971	\$76,452	\$1,605,490
2033	83	\$1,605,490	16.3	\$98,496	\$75,350	\$1,582,344
2034	84	\$1,582,344	15.5	\$102,087	\$74,013	\$1,554,270
2035	85	\$1,554,270	14.8	\$105,018	\$72,463	\$1,521,715
2036	86	\$1,521,715	14.1	\$119,910	\$70,690	\$1,472,495
2037	82	\$1,472,495	17.1	\$86,111	\$69,319	\$1,455,703
2038	83	\$1,455,703	16.3	\$89,307	\$68,320	\$1,434,716
2039	84	\$1,434,716	15.5	\$92,562	\$67,108	\$1,409,262
2040	85	\$1,409,262	14.8	\$95,220	\$65,702	\$1,379,744
2041	86	\$1,379,744	14.1	\$97,854	\$64,095	\$1,345,985
2042	87	\$1,345,985	13.4	\$100,447	\$62,277	\$1,307,815
2043	88	\$1,307,815	12.7	\$102,978	\$60,242	\$1,265,079
2044	64	\$1,265,079	21.8	\$58,031	\$60,352	\$1,267,400
2045	65	\$1,267,400	20.8	\$60,933	\$60,323	\$1,266,790
2046	66	\$1,266,790	19.8	\$63,979	\$60,141	\$1,262,952
2047	67	\$1,262,952	18.8	\$67,178	\$59,789	\$1,255,563
2048	68	\$1,255,563	17.8	\$70,537	\$59,251	\$1,244,277
2049	69	\$1,244,277	16.8	\$74,064	\$58,511	\$1,228,724
2050	70	\$1,228,724	15.8	\$77,767	\$57,548	\$1,208,505
2051	71	\$1,208,505	14.8	\$81,656	\$56,342	\$1,183,191
2052	72	\$1,183,191	13.8	\$85,738	\$54,873	\$1,152,326
2053	73	\$1,152,326	12.8	\$90,025	\$53,115	\$1,115,416
2054	74	\$1,115,416	11.8	\$94,527	\$51,044	\$1,071,933
2055	75	\$1,071,933	10.8	\$99,253	\$48,634	\$1,021,314
2056	76	\$1,021,314	9.8	\$104,216	\$45,855	\$962,953
2057	77	\$962,953	8.8	\$109,426	\$42,676	\$896,203
2058	78	\$896,203	7.8	\$114,898	\$39,065	\$820,370
2059	79	\$820,370	6.8	\$120,643	\$34,986	\$734,713
2060	80	\$734,713	5.8	\$126,675	\$30,402	\$638,440
2061	81	\$638,440	4.8	\$133,008	\$25,272	\$530,704
2062	82	\$530,704	3.8	\$139,659	\$19,552	\$410,597
2063	83	\$410,597	2.8	\$146,642	\$13,198	\$277,153
2064	84	\$277,153	1.8	\$153,974	\$6,159	\$129,338
2065	85	\$129,338	0.8	\$129,338	\$0	\$0
Totals				\$4,273,501	\$2,773,500	

Retirement Plan Analysis: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

Year	Age	Begin Value	Life Exp	Distributions	Roth IRA Conversion	Growth	Ending Value
2019	69	\$1,500,000	17.8	\$0	\$500,000	\$50,000	\$1,050,000
2020	70	\$1,050,000	27.4	\$38,321	\$500,000	\$25,584	\$537,263
2021	71	\$537,263	26.5	\$20,274	\$500,000	\$849	\$17,838
2022	72	\$17,838	25.6	\$697	\$0	\$857	\$17,998
2023	73	\$17,998	24.7	\$729	\$0	\$863	\$18,132
2024	74	\$18,132	23.8	\$762	\$0	\$869	\$18,239
2025	75	\$18,239	22.9	\$796	\$0	\$872	\$18,315
2026	76	\$18,315	22.0	\$833	\$0	\$874	\$18,356
2027	77	\$18,356	21.2	\$866	\$0	\$875	\$18,365
2028	78	\$18,365	20.3	\$905	\$0	\$873	\$18,333
2029	79	\$18,333	19.5	\$940	\$0	\$870	\$18,263
2030	80	\$18,263	18.7	\$977	\$0	\$864	\$18,150
2031	81	\$18,150	17.9	\$1,014	\$0	\$857	\$17,993
2032	82	\$17,993	17.1	\$1,052	\$0	\$847	\$17,788
2033	83	\$17,788	16.3	\$1,091	\$0	\$835	\$17,532
2034	84	\$17,532	15.5	\$1,131	\$0	\$820	\$17,221
2035	85	\$17,221	14.8	\$1,164	\$0	\$803	\$16,860
2036	86	\$16,860	14.1	\$6,971	\$0	\$783	\$10,672
2037	82	\$10,672	17.1	\$624	\$0	\$502	\$10,550
2038	83	\$10,550	16.3	\$647	\$0	\$495	\$10,398
2039	84	\$10,398	15.5	\$671	\$0	\$486	\$10,213
2040	85	\$10,213	14.8	\$690	\$0	\$476	\$9,999
2041	86	\$9,999	14.1	\$709	\$0	\$465	\$9,755
2042	87	\$9,755	13.4	\$728	\$0	\$451	\$9,478
2043	88	\$9,478	12.7	\$746	\$0	\$437	\$9,169
2044	64	\$9,169	21.8	\$421	\$0	\$437	\$9,185
2045	65	\$9,185	20.8	\$442	\$0	\$437	\$9,180
2046	66	\$9,180	19.8	\$464	\$0	\$436	\$9,152
2047	67	\$9,152	18.8	\$487	\$0	\$433	\$9,098
2048	68	\$9,098	17.8	\$511	\$0	\$429	\$9,016
2049	69	\$9,016	16.8	\$537	\$0	\$424	\$8,903
2050	70	\$8,903	15.8	\$563	\$0	\$417	\$8,757
2051	71	\$8,757	14.8	\$592	\$0	\$408	\$8,573
2052	72	\$8,573	13.8	\$621	\$0	\$398	\$8,350
2053	73	\$8,350	12.8	\$652	\$0	\$385	\$8,083
2054	74	\$8,083	11.8	\$685	\$0	\$370	\$7,768
2055	75	\$7,768	10.8	\$719	\$0	\$352	\$7,401
2056	76	\$7,401	9.8	\$755	\$0	\$332	\$6,978
2057	77	\$6,978	8.8	\$793	\$0	\$309	\$6,494
2058	78	\$6,494	7.8	\$833	\$0	\$283	\$5,944
2059	79	\$5,944	6.8	\$874	\$0	\$254	\$5,324
2060	80	\$5,324	5.8	\$918	\$0	\$220	\$4,626
2061	81	\$4,626	4.8	\$964	\$0	\$183	\$3,845
2062	82	\$3,845	3.8	\$1,012	\$0	\$142	\$2,975
2063	83	\$2,975	2.8	\$1,063	\$0	\$96	\$2,008
2064	84	\$2,008	1.8	\$1,116	\$0	\$45	\$937
2065	85	\$937	0.8	\$937	\$0	\$0	\$0
Totals				\$99,297	\$1,500,000	\$99,298	

Roth IRA Analysis: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Benef. Age</u>	<u>Begin Value</u>	<u>Life Exp</u>	<u>Conversion</u>	<u>Distributions</u>	<u>Growth</u>	<u>Ending Value</u>
2019	64	\$0		\$500,000	\$0	\$25,000	\$525,000
2020	65	\$525,000	21.0	\$500,000	\$0	\$51,250	\$1,076,250
2021	66	\$1,076,250	20.2	\$500,000	\$0	\$78,813	\$1,655,063
2022	67	\$1,655,063	19.4	\$0	\$0	\$82,753	\$1,737,816
2023	68	\$1,737,816	18.6	\$0	\$0	\$86,891	\$1,824,707
2024	69	\$1,824,707	17.8	\$0	\$0	\$91,235	\$1,915,942
2025	70	\$1,915,942	17.0	\$0	\$0	\$95,797	\$2,011,739
2026	71	\$2,011,739	16.3	\$0	\$0	\$100,587	\$2,112,326
2027	72	\$2,112,326	15.5	\$0	\$0	\$105,616	\$2,217,942
2028	73	\$2,217,942	14.8	\$0	\$0	\$110,897	\$2,328,839
2029	74	\$2,328,839	14.1	\$0	\$0	\$116,442	\$2,445,281
2030	75	\$2,445,281	13.4	\$0	\$0	\$122,264	\$2,567,545
2031	76	\$2,567,545	12.7	\$0	\$0	\$128,377	\$2,695,922
2032	77	\$2,695,922	12.1	\$0	\$0	\$134,796	\$2,830,718
2033	78	\$2,830,718	11.4	\$0	\$0	\$141,536	\$2,972,254
2034	79	\$2,972,254	10.8	\$0	\$0	\$148,613	\$3,120,867
2035	80	\$3,120,867	10.2	\$0	\$0	\$156,043	\$3,276,910
2036	81	\$3,276,910	9.7	\$0	\$0	\$163,846	\$3,440,756
2037	57	\$3,440,756	27.9	\$0	\$0	\$172,038	\$3,612,794
2038	58	\$3,612,794	27.0	\$0	\$0	\$180,640	\$3,793,434
2039	59	\$3,793,434	26.1	\$0	\$0	\$189,672	\$3,983,106
2040	60	\$3,983,106	25.2	\$0	\$0	\$199,155	\$4,182,261
2041	61	\$4,182,261	24.4	\$0	\$0	\$209,113	\$4,391,374
2042	62	\$4,391,374	23.5	\$0	\$0	\$219,569	\$4,610,943
2043	63	\$4,610,943	22.7	\$0	\$0	\$230,547	\$4,841,490
2044	64	\$4,841,490	21.8	\$0	\$222,087	\$230,970	\$4,850,373
2045	65	\$4,850,373	20.8	\$0	\$233,191	\$230,859	\$4,848,041
2046	66	\$4,848,041	19.8	\$0	\$244,851	\$230,160	\$4,833,350
2047	67	\$4,833,350	18.8	\$0	\$257,093	\$228,813	\$4,805,070
2048	68	\$4,805,070	17.8	\$0	\$269,948	\$226,756	\$4,761,878
2049	69	\$4,761,878	16.8	\$0	\$283,445	\$223,922	\$4,702,355
2050	70	\$4,702,355	15.8	\$0	\$297,617	\$220,237	\$4,624,975
2051	71	\$4,624,975	14.8	\$0	\$312,498	\$215,624	\$4,528,101
2052	72	\$4,528,101	13.8	\$0	\$328,123	\$209,999	\$4,409,977
2053	73	\$4,409,977	12.8	\$0	\$344,529	\$203,272	\$4,268,720
2054	74	\$4,268,720	11.8	\$0	\$361,756	\$195,348	\$4,102,312
2055	75	\$4,102,312	10.8	\$0	\$379,844	\$186,123	\$3,908,591
2056	76	\$3,908,591	9.8	\$0	\$398,836	\$175,488	\$3,685,243
2057	77	\$3,685,243	8.8	\$0	\$418,778	\$163,323	\$3,429,788
2058	78	\$3,429,788	7.8	\$0	\$439,716	\$149,504	\$3,139,576
2059	79	\$3,139,576	6.8	\$0	\$461,702	\$133,894	\$2,811,768
2060	80	\$2,811,768	5.8	\$0	\$484,788	\$116,349	\$2,443,329
2061	81	\$2,443,329	4.8	\$0	\$509,027	\$96,715	\$2,031,017
2062	82	\$2,031,017	3.8	\$0	\$534,478	\$74,827	\$1,571,366
2063	83	\$1,571,366	2.8	\$0	\$561,202	\$50,508	\$1,060,672
2064	84	\$1,060,672	1.8	\$0	\$589,262	\$23,571	\$494,981
2065	85	\$494,981	0.8	\$0	\$494,981	\$0	\$0
Totals				\$1,500,000	\$8,427,752	\$6,927,751	

Other Assets Analysis: This is their traditional IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Begin Value</u>	<u>All Distributions To Other Assets</u>	<u>Contribution</u>	<u>Distributions</u>	<u>After-Tax Growth</u>	<u>Ending Value</u>
2019	\$312,680	\$50,000	\$50,000	\$4,902	\$15,414	\$373,192
2020	\$373,192	\$95,411	\$95,411	\$9,350	\$19,916	\$479,169
2021	\$479,169	\$97,640	\$97,640	\$9,350	\$24,514	\$591,973
2022	\$591,973	\$99,946	\$99,946	\$9,350	\$29,407	\$711,976
2023	\$711,976	\$102,344	\$102,344	\$9,350	\$34,609	\$839,579
2024	\$839,579	\$104,839	\$104,839	\$9,350	\$40,138	\$975,206
2025	\$975,206	\$107,432	\$107,432	\$9,350	\$46,012	\$1,119,300
2026	\$1,119,300	\$111,903	\$111,903	\$9,318	\$52,326	\$1,274,211
2027	\$1,274,211	\$114,476	\$114,476	\$9,350	\$59,019	\$1,438,356
2028	\$1,438,356	\$117,456	\$117,456	\$9,350	\$66,122	\$1,612,584
2029	\$1,612,584	\$120,179	\$120,179	\$9,350	\$73,642	\$1,797,055
2030	\$1,797,055	\$122,998	\$122,998	\$9,350	\$81,602	\$1,992,305
2031	\$1,992,305	\$125,880	\$125,880	\$9,350	\$90,023	\$2,198,858
2032	\$2,198,858	\$128,846	\$128,846	\$9,350	\$98,927	\$2,417,281
2033	\$2,417,281	\$131,862	\$131,862	\$9,350	\$108,339	\$2,648,132
2034	\$2,648,132	\$134,935	\$134,935	\$9,350	\$118,280	\$2,891,997
2035	\$2,891,997	\$137,511	\$137,511	\$9,350	\$128,754	\$3,148,912
2036	\$3,148,912	\$140,073	\$140,073	\$3,428,767	\$139,782	\$0
2037	\$0	\$116,212	\$116,212	\$10,200	\$4,939	\$110,951
2038	\$110,951	\$118,689	\$118,689	\$10,200	\$9,760	\$229,200
2039	\$229,200	\$121,214	\$121,214	\$10,200	\$14,893	\$355,107
2040	\$355,107	\$123,284	\$123,284	\$10,200	\$20,332	\$488,523
2041	\$488,523	\$125,340	\$125,340	\$10,200	\$26,089	\$629,752
2042	\$629,752	\$127,365	\$127,365	\$10,200	\$32,177	\$779,094
2043	\$779,094	\$129,345	\$129,345	\$10,200	\$38,609	\$936,848
2044	\$936,848	\$99,757	\$99,757	\$9,350	\$44,056	\$1,071,311
2045	\$1,071,311	\$103,621	\$103,621	\$9,350	\$49,935	\$1,215,517
2046	\$1,215,517	\$106,302	\$106,302	\$9,350	\$56,177	\$1,368,646
2047	\$1,368,646	\$109,117	\$109,117	\$9,350	\$62,805	\$1,531,218
2048	\$1,531,218	\$112,073	\$112,073	\$9,350	\$69,840	\$1,703,781
2049	\$1,703,781	\$115,176	\$115,176	\$9,350	\$77,306	\$1,886,913
2050	\$1,886,913	\$118,435	\$118,435	\$9,350	\$85,227	\$2,081,225
2051	\$2,081,225	\$121,857	\$121,857	\$9,350	\$93,631	\$2,287,363
2052	\$2,287,363	\$125,450	\$125,450	\$9,350	\$102,545	\$2,506,008
2053	\$2,506,008	\$129,222	\$129,222	\$9,350	\$111,997	\$2,737,877
2054	\$2,737,877	\$133,184	\$133,184	\$9,350	\$122,020	\$2,983,731
2055	\$2,983,731	\$137,343	\$137,343	\$9,350	\$132,646	\$3,244,370
2056	\$3,244,370	\$141,710	\$141,710	\$9,350	\$143,908	\$3,520,638
2057	\$3,520,638	\$146,295	\$146,295	\$9,350	\$155,845	\$3,813,428
2058	\$3,813,428	\$151,110	\$151,110	\$9,350	\$168,493	\$4,123,681
2059	\$4,123,681	\$156,166	\$156,166	\$9,350	\$181,893	\$4,452,390
2060	\$4,452,390	\$161,474	\$161,474	\$9,350	\$196,089	\$4,800,603
2061	\$4,800,603	\$167,047	\$167,047	\$9,350	\$211,125	\$5,169,425
2062	\$5,169,425	\$172,900	\$172,900	\$9,350	\$227,049	\$5,560,024
2063	\$5,560,024	\$179,045	\$179,045	\$9,350	\$243,910	\$5,973,629
2064	\$5,973,629	\$185,360	\$185,360	\$9,350	\$261,757	\$6,411,396
2065	\$6,411,396	\$163,817	\$163,817	\$9,350	\$279,447	\$6,845,310

Other Assets Analysis: This is their traditional IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Begin Value</u>	<u>All Distributions To Other Assets</u>	<u>Contribution</u>	<u>Distributions</u>	<u>After-Tax Growth</u>	<u>Ending Value</u>
2066	\$6,845,310	\$50,000	\$50,000	\$9,350	\$293,051	\$7,179,011
2067	\$7,179,011	\$50,000	\$50,000	\$9,350	\$307,233	\$7,526,894
2068	\$7,526,894	\$50,000	\$50,000	\$9,350	\$322,018	\$7,889,562
2069	\$7,889,562	\$50,000	\$50,000	\$9,350	\$337,431	\$8,267,643
2070	\$8,267,643	\$50,000	\$50,000	\$9,350	\$353,500	\$8,661,793
2071	\$8,661,793	\$50,000	\$50,000	\$9,350	\$370,251	\$9,072,694
2072	\$9,072,694	\$50,000	\$50,000	\$9,350	\$387,714	\$9,501,058
2073	\$9,501,058	\$50,000	\$50,000	\$9,350	\$405,920	\$9,947,628
2074	\$9,947,628	\$50,000	\$50,000	\$9,350	\$424,899	\$10,413,177
2075	\$10,413,177	\$50,000	\$50,000	\$9,350	\$444,685	\$10,898,512
2076	\$10,898,512	\$50,000	\$50,000	\$9,350	\$465,312	\$11,404,474
2077	\$11,404,474	\$50,000	\$50,000	\$9,350	\$486,815	\$11,931,939
2078	\$11,931,939	\$50,000	\$50,000	\$9,350	\$509,232	\$12,481,821
Totals		\$6,591,641	\$6,591,641	\$3,981,887	\$9,559,387	

Other Assets Analysis: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Begin Value</u>	<u>All Distributions To Other Assets</u>	<u>Contribution</u>	<u>Distributions</u>	<u>Conversion Tax Paid from Other Assets</u>	<u>After-Tax Growth</u>	<u>Ending Value</u>
2019	\$312,680	\$50,000	\$50,000	\$157,983	\$143,108	\$15,414	\$220,111
2020	\$220,111	\$80,466	\$80,466	\$161,800	\$146,925	\$12,775	\$151,552
2021	\$151,552	\$66,553	\$66,553	\$158,288	\$143,413	\$9,269	\$69,086
2022	\$69,086	\$50,613	\$50,613	\$5,100	\$0	\$5,087	\$119,686
2023	\$119,686	\$50,641	\$50,641	\$5,100	\$0	\$7,239	\$172,466
2024	\$172,466	\$50,670	\$50,670	\$5,100	\$0	\$9,483	\$227,519
2025	\$227,519	\$50,701	\$50,701	\$5,100	\$0	\$11,824	\$284,944
2026	\$284,944	\$50,733	\$50,733	\$5,086	\$0	\$14,266	\$344,857
2027	\$344,857	\$50,762	\$50,762	\$5,086	\$0	\$16,814	\$407,347
2028	\$407,347	\$50,796	\$50,796	\$5,084	\$0	\$19,471	\$472,530
2029	\$472,530	\$50,827	\$50,827	\$5,087	\$0	\$22,243	\$540,513
2030	\$540,513	\$50,859	\$50,859	\$5,086	\$0	\$25,133	\$611,419
2031	\$611,419	\$50,892	\$50,892	\$5,085	\$0	\$28,148	\$685,374
2032	\$685,374	\$50,926	\$50,926	\$5,083	\$0	\$31,293	\$762,510
2033	\$762,510	\$50,960	\$50,960	\$5,083	\$0	\$34,572	\$842,959
2034	\$842,959	\$50,995	\$50,995	\$5,084	\$0	\$37,993	\$926,863
2035	\$926,863	\$51,024	\$51,024	\$5,083	\$0	\$41,560	\$1,014,364
2036	\$1,014,364	\$51,052	\$51,052	\$1,110,696	\$0	\$45,280	\$0
2037	\$0	\$50,487	\$50,487	\$9,350	\$0	\$2,146	\$43,283
2038	\$43,283	\$50,505	\$50,505	\$9,350	\$0	\$3,986	\$88,424
2039	\$88,424	\$50,523	\$50,523	\$9,350	\$0	\$5,905	\$135,502
2040	\$135,502	\$50,538	\$50,538	\$9,350	\$0	\$7,907	\$184,597
2041	\$184,597	\$50,553	\$50,553	\$9,350	\$0	\$9,994	\$235,794
2042	\$235,794	\$50,568	\$50,568	\$9,350	\$0	\$12,170	\$289,182
2043	\$289,182	\$50,582	\$50,582	\$9,350	\$0	\$14,440	\$344,854
2044	\$344,854	\$272,457	\$272,457	\$9,350	\$0	\$26,236	\$634,197
2045	\$634,197	\$283,580	\$283,580	\$9,350	\$0	\$39,006	\$947,433
2046	\$947,433	\$295,259	\$295,259	\$9,350	\$0	\$52,814	\$1,286,156
2047	\$1,286,156	\$307,521	\$307,521	\$9,350	\$0	\$67,731	\$1,652,058
2048	\$1,652,058	\$320,398	\$320,398	\$9,350	\$0	\$83,829	\$2,046,935
2049	\$2,046,935	\$333,917	\$333,917	\$9,350	\$0	\$101,186	\$2,472,688
2050	\$2,472,688	\$348,113	\$348,113	\$9,350	\$0	\$119,884	\$2,931,335
2051	\$2,931,335	\$363,019	\$363,019	\$9,350	\$0	\$140,010	\$3,425,014
2052	\$3,425,014	\$378,670	\$378,670	\$9,350	\$0	\$161,657	\$3,955,991
2053	\$3,955,991	\$395,103	\$395,103	\$9,350	\$0	\$184,921	\$4,526,665
2054	\$4,526,665	\$412,359	\$412,359	\$9,350	\$0	\$209,909	\$5,139,583
2055	\$5,139,583	\$430,477	\$430,477	\$9,350	\$0	\$236,728	\$5,797,438
2056	\$5,797,438	\$449,501	\$449,501	\$9,350	\$0	\$265,495	\$6,503,084
2057	\$6,503,084	\$469,476	\$469,476	\$9,350	\$0	\$296,334	\$7,259,544
2058	\$7,259,544	\$490,449	\$490,449	\$9,350	\$0	\$329,375	\$8,070,018
2059	\$8,070,018	\$512,471	\$512,471	\$9,350	\$0	\$364,756	\$8,937,895
2060	\$8,937,895	\$535,596	\$535,596	\$9,350	\$0	\$402,623	\$9,866,764
2061	\$9,866,764	\$559,875	\$559,875	\$9,350	\$0	\$443,132	\$10,860,421
2062	\$10,860,421	\$585,368	\$585,368	\$9,350	\$0	\$486,446	\$11,922,885
2063	\$11,922,885	\$612,137	\$612,137	\$9,350	\$0	\$532,738	\$13,058,410
2064	\$13,058,410	\$640,244	\$640,244	\$9,350	\$0	\$582,193	\$14,271,497
2065	\$14,271,497	\$545,806	\$545,806	\$9,350	\$0	\$629,735	\$15,437,688

Other Assets Analysis: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Begin Value</u>	<u>All Distributions To Other Assets</u>	<u>Contribution</u>	<u>Distributions</u>	<u>Conversion Tax Paid from Other Assets</u>	<u>After-Tax Growth</u>	<u>Ending Value</u>
2066	\$15,437,688	\$50,000	\$50,000	\$9,350	\$0	\$658,227	\$16,136,565
2067	\$16,136,565	\$50,000	\$50,000	\$9,350	\$0	\$687,929	\$16,865,144
2068	\$16,865,144	\$50,000	\$50,000	\$9,350	\$0	\$718,894	\$17,624,688
2069	\$17,624,688	\$50,000	\$50,000	\$9,350	\$0	\$751,174	\$18,416,512
2070	\$18,416,512	\$50,000	\$50,000	\$9,350	\$0	\$784,827	\$19,241,989
2071	\$19,241,989	\$50,000	\$50,000	\$9,350	\$0	\$819,910	\$20,102,549
2072	\$20,102,549	\$50,000	\$50,000	\$9,350	\$0	\$856,483	\$20,999,682
2073	\$20,999,682	\$50,000	\$50,000	\$9,350	\$0	\$894,611	\$21,934,943
2074	\$21,934,943	\$50,000	\$50,000	\$9,350	\$0	\$934,360	\$22,909,953
2075	\$22,909,953	\$50,000	\$50,000	\$9,350	\$0	\$975,798	\$23,926,401
2076	\$23,926,401	\$50,000	\$50,000	\$9,350	\$0	\$1,018,997	\$24,986,048
2077	\$24,986,048	\$50,000	\$50,000	\$9,350	\$0	\$1,064,032	\$26,090,730
2078	\$26,090,730	\$50,000	\$50,000	\$9,350	\$0	\$1,110,981	\$27,242,361
Totals		\$11,505,022	\$11,505,022	\$2,052,714	\$433,446	\$17,477,374	

Roth IRA Taxes and Penalties: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Roth IRA Distributions</u>	<u>Roth IRA Conversion</u>	<u>Conversion Tax Paid from Other Assets</u>
2019	\$0	\$500,000	\$143,108
2020	\$0	\$500,000	\$146,925
2021	\$0	\$500,000	\$143,413
2022	\$0	\$0	\$0
2023	\$0	\$0	\$0
2024	\$0	\$0	\$0
2025	\$0	\$0	\$0
2026	\$0	\$0	\$0
2027	\$0	\$0	\$0
2028	\$0	\$0	\$0
2029	\$0	\$0	\$0
2030	\$0	\$0	\$0
2031	\$0	\$0	\$0
2032	\$0	\$0	\$0
2033	\$0	\$0	\$0
2034	\$0	\$0	\$0
2035	\$0	\$0	\$0
2036	\$0	\$0	\$0
2037	\$0	\$0	\$0
2038	\$0	\$0	\$0
2039	\$0	\$0	\$0
2040	\$0	\$0	\$0
2041	\$0	\$0	\$0
2042	\$0	\$0	\$0
2043	\$0	\$0	\$0
2044	\$222,087	\$0	\$0
2045	\$233,191	\$0	\$0
2046	\$244,851	\$0	\$0
2047	\$257,093	\$0	\$0
2048	\$269,948	\$0	\$0
2049	\$283,445	\$0	\$0
2050	\$297,617	\$0	\$0
2051	\$312,498	\$0	\$0
2052	\$328,123	\$0	\$0
2053	\$344,529	\$0	\$0
2054	\$361,756	\$0	\$0
2055	\$379,844	\$0	\$0
2056	\$398,836	\$0	\$0
2057	\$418,778	\$0	\$0
2058	\$439,716	\$0	\$0
2059	\$461,702	\$0	\$0
2060	\$484,788	\$0	\$0
2061	\$509,027	\$0	\$0
2062	\$534,478	\$0	\$0
2063	\$561,202	\$0	\$0
2064	\$589,262	\$0	\$0
2065	\$494,981	\$0	\$0
Totals	\$8,427,752	\$1,500,000	\$433,446

Distributions Breakdown: This is their traditional IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Distributions</u>	<u>Social Security</u>	<u>Other Assets</u> <u>Distributions</u>	<u>Income Tax on</u> <u>Retirement</u> <u>Plan</u> <u>Distributions</u>	<u>All</u> <u>Distributions</u> <u>To Other</u> <u>Assets</u>
2019	\$0	\$50,000	\$4,902	\$0	\$50,000
2020	\$57,482	\$50,000	\$9,350	\$12,070	\$95,411
2021	\$60,128	\$50,000	\$9,350	\$12,489	\$97,640
2022	\$62,888	\$50,000	\$9,350	\$12,942	\$99,946
2023	\$65,765	\$50,000	\$9,350	\$13,421	\$102,344
2024	\$68,763	\$50,000	\$9,350	\$13,924	\$104,839
2025	\$71,886	\$50,000	\$9,350	\$14,454	\$107,432
2026	\$75,137	\$50,000	\$9,318	\$13,234	\$111,903
2027	\$78,150	\$50,000	\$9,350	\$13,674	\$114,476
2028	\$81,653	\$50,000	\$9,350	\$14,197	\$117,456
2029	\$84,856	\$50,000	\$9,350	\$14,677	\$120,179
2030	\$88,146	\$50,000	\$9,350	\$15,148	\$122,998
2031	\$91,519	\$50,000	\$9,350	\$15,639	\$125,880
2032	\$94,971	\$50,000	\$9,350	\$16,125	\$128,846
2033	\$98,496	\$50,000	\$9,350	\$16,635	\$131,862
2034	\$102,087	\$50,000	\$9,350	\$17,152	\$134,935
2035	\$105,018	\$50,000	\$9,350	\$17,507	\$137,511
2036	\$119,910	\$50,000	\$3,428,767	\$20,487	\$140,073
2037	\$86,111	\$50,000	\$10,200	\$19,899	\$116,212
2038	\$89,307	\$50,000	\$10,200	\$20,618	\$118,689
2039	\$92,562	\$50,000	\$10,200	\$21,348	\$121,214
2040	\$95,220	\$50,000	\$10,200	\$21,936	\$123,284
2041	\$97,854	\$50,000	\$10,200	\$22,514	\$125,340
2042	\$100,447	\$50,000	\$10,200	\$23,081	\$127,365
2043	\$102,978	\$50,000	\$10,200	\$23,633	\$129,345
2044	\$58,031	\$50,000	\$9,350	\$8,274	\$99,757
2045	\$60,933	\$50,000	\$9,350	\$7,312	\$103,621
2046	\$63,979	\$50,000	\$9,350	\$7,678	\$106,302
2047	\$67,178	\$50,000	\$9,350	\$8,061	\$109,117
2048	\$70,537	\$50,000	\$9,350	\$8,464	\$112,073
2049	\$74,064	\$50,000	\$9,350	\$8,888	\$115,176
2050	\$77,767	\$50,000	\$9,350	\$9,332	\$118,435
2051	\$81,656	\$50,000	\$9,350	\$9,799	\$121,857
2052	\$85,738	\$50,000	\$9,350	\$10,289	\$125,450
2053	\$90,025	\$50,000	\$9,350	\$10,803	\$129,222
2054	\$94,527	\$50,000	\$9,350	\$11,343	\$133,184
2055	\$99,253	\$50,000	\$9,350	\$11,910	\$137,343
2056	\$104,216	\$50,000	\$9,350	\$12,506	\$141,710
2057	\$109,426	\$50,000	\$9,350	\$13,131	\$146,295
2058	\$114,898	\$50,000	\$9,350	\$13,788	\$151,110
2059	\$120,643	\$50,000	\$9,350	\$14,477	\$156,166
2060	\$126,675	\$50,000	\$9,350	\$15,201	\$161,474
2061	\$133,008	\$50,000	\$9,350	\$15,961	\$167,047
2062	\$139,659	\$50,000	\$9,350	\$16,759	\$172,900
2063	\$146,642	\$50,000	\$9,350	\$17,597	\$179,045
2064	\$153,974	\$50,000	\$9,350	\$18,614	\$185,360
2065	\$129,338	\$50,000	\$9,350	\$15,521	\$163,817

Distributions Breakdown: This is their traditional IRA

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Distributions</u>	<u>Social Security</u>	<u>Other Assets</u> <u>Distributions</u>	<u>Income Tax on</u> <u>Retirement</u> <u>Plan</u> <u>Distributions</u>	<u>All</u> <u>Distributions</u> <u>To Other</u> <u>Assets</u>
2066	\$0	\$50,000	\$9,350	\$0	\$50,000
2067	\$0	\$50,000	\$9,350	\$0	\$50,000
2068	\$0	\$50,000	\$9,350	\$0	\$50,000
2069	\$0	\$50,000	\$9,350	\$0	\$50,000
2070	\$0	\$50,000	\$9,350	\$0	\$50,000
2071	\$0	\$50,000	\$9,350	\$0	\$50,000
2072	\$0	\$50,000	\$9,350	\$0	\$50,000
2073	\$0	\$50,000	\$9,350	\$0	\$50,000
2074	\$0	\$50,000	\$9,350	\$0	\$50,000
2075	\$0	\$50,000	\$9,350	\$0	\$50,000
2076	\$0	\$50,000	\$9,350	\$0	\$50,000
2077	\$0	\$50,000	\$9,350	\$0	\$50,000
2078	\$0	\$50,000	\$9,350	\$0	\$50,000
Totals	\$4,273,501		\$3,981,887	\$672,512	\$6,591,641

Distributions Breakdown: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Distributions</u>	<u>Social Security</u>	<u>Other Assets Distributions</u>	<u>Income Tax on Retirement Plan Distributions</u>	<u>Conversion Tax Paid from Accounts</u>	<u>All Distributions To Other Assets</u>
2019	\$0	\$50,000	\$157,983	\$0	\$143,108	\$50,000
2020	\$38,321	\$50,000	\$161,800	\$7,855	\$146,925	\$80,466
2021	\$20,274	\$50,000	\$158,288	\$3,721	\$143,413	\$66,553
2022	\$697	\$50,000	\$5,100	\$84	\$0	\$50,613
2023	\$729	\$50,000	\$5,100	\$87	\$0	\$50,641
2024	\$762	\$50,000	\$5,100	\$91	\$0	\$50,670
2025	\$796	\$50,000	\$5,100	\$96	\$0	\$50,701
2026	\$833	\$50,000	\$5,086	\$100	\$0	\$50,733
2027	\$866	\$50,000	\$5,086	\$104	\$0	\$50,762
2028	\$905	\$50,000	\$5,084	\$109	\$0	\$50,796
2029	\$940	\$50,000	\$5,087	\$113	\$0	\$50,827
2030	\$977	\$50,000	\$5,086	\$117	\$0	\$50,859
2031	\$1,014	\$50,000	\$5,085	\$122	\$0	\$50,892
2032	\$1,052	\$50,000	\$5,083	\$126	\$0	\$50,926
2033	\$1,091	\$50,000	\$5,083	\$131	\$0	\$50,960
2034	\$1,131	\$50,000	\$5,084	\$136	\$0	\$50,995
2035	\$1,164	\$50,000	\$5,083	\$140	\$0	\$51,024
2036	\$6,971	\$50,000	\$1,110,696	\$836	\$0	\$51,052
2037	\$624	\$50,000	\$9,350	\$137	\$0	\$50,487
2038	\$647	\$50,000	\$9,350	\$142	\$0	\$50,505
2039	\$671	\$50,000	\$9,350	\$148	\$0	\$50,523
2040	\$690	\$50,000	\$9,350	\$152	\$0	\$50,538
2041	\$709	\$50,000	\$9,350	\$156	\$0	\$50,553
2042	\$728	\$50,000	\$9,350	\$160	\$0	\$50,568
2043	\$746	\$50,000	\$9,350	\$164	\$0	\$50,582
2044	\$222,508	\$50,000	\$9,350	\$50	\$0	\$272,457
2045	\$233,633	\$50,000	\$9,350	\$53	\$0	\$283,580
2046	\$245,315	\$50,000	\$9,350	\$56	\$0	\$295,259
2047	\$257,580	\$50,000	\$9,350	\$58	\$0	\$307,521
2048	\$270,459	\$50,000	\$9,350	\$61	\$0	\$320,398
2049	\$283,982	\$50,000	\$9,350	\$64	\$0	\$333,917
2050	\$298,180	\$50,000	\$9,350	\$68	\$0	\$348,113
2051	\$313,090	\$50,000	\$9,350	\$71	\$0	\$363,019
2052	\$328,744	\$50,000	\$9,350	\$75	\$0	\$378,670
2053	\$345,181	\$50,000	\$9,350	\$78	\$0	\$395,103
2054	\$362,441	\$50,000	\$9,350	\$82	\$0	\$412,359
2055	\$380,563	\$50,000	\$9,350	\$86	\$0	\$430,477
2056	\$399,591	\$50,000	\$9,350	\$91	\$0	\$449,501
2057	\$419,571	\$50,000	\$9,350	\$95	\$0	\$469,476
2058	\$440,549	\$50,000	\$9,350	\$100	\$0	\$490,449
2059	\$462,576	\$50,000	\$9,350	\$105	\$0	\$512,471
2060	\$485,706	\$50,000	\$9,350	\$110	\$0	\$535,596
2061	\$509,991	\$50,000	\$9,350	\$116	\$0	\$559,875
2062	\$535,490	\$50,000	\$9,350	\$121	\$0	\$585,368
2063	\$562,265	\$50,000	\$9,350	\$128	\$0	\$612,137
2064	\$590,378	\$50,000	\$9,350	\$134	\$0	\$640,244
2065	\$495,918	\$50,000	\$9,350	\$112	\$0	\$545,806

Distributions Breakdown: Partial Roth Conv w/ life insurance

2/15/2019

Prepared for Mr. Client

<u>Year</u>	<u>Distributions</u>	<u>Social Security</u>	<u>Other Assets Distributions</u>	<u>Income Tax on Retirement Plan Distributions</u>	<u>Conversion Tax Paid from Accounts</u>	<u>All Distributions To Other Assets</u>
2066	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2067	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2068	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2069	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2070	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2071	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2072	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2073	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2074	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2075	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2076	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2077	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
2078	\$0	\$50,000	\$9,350	\$0	\$0	\$50,000
Totals	\$8,527,049		\$2,052,714	\$16,941	\$433,446	\$11,505,022