Accounts Ending Value: No Roth IRA

7/10/2020

Prepared for Fred

Year	Retirement Plan Ending Value	Other Assets Ending Value	Accounts Ending Value
2020	$1,575,000	$500,694	$2,075,694
2021	$1,653,750	$521,973	$2,175,723
2022	$1,736,438	$544,157	$2,280,594
2023	$1,823,260	$567,284	$2,390,544
2024	$1,839,641	$654,891	$2,494,532
2025	$1,853,420	$749,035	$2,602,455
2026	$1,864,322	$849,906	$2,714,229
2027	$1,872,057	$958,113	$2,830,169
2028	$1,876,311	$1,074,088	$2,950,399
2029	$1,877,196	$1,197,940	$3,075,136
2030	$1,873,959	$1,330,475	$3,204,434
2031	$1,866,752	$1,471,784	$3,338,536
2032	$1,855,272	$1,622,337	$3,477,610
2033	$1,839,207	$1,782,581	$3,621,788
2034	$1,818,234	$1,953,029	$3,771,262
2035	$1,792,020	$2,134,195	$3,926,215
2036	$1,760,226	$2,326,585	$4,086,811
2037	$1,723,357	$2,530,077	$4,253,433
2038	*$1,681,190*	*$2,745,139*	*$4,426,329*
2039	$1,651,362	$2,949,602	$4,600,964
2040	$1,616,772	$3,165,278	$4,782,050
2041	$1,577,212	$3,392,624	$4,969,837
2042	$1,532,486	$3,632,096	$5,164,582
2043	$1,482,409	$3,884,158	$5,366,567
2044	*$1,426,819*	*$4,149,267*	*$5,576,086*
2045	$1,498,160	$4,325,611	$5,823,771
2046	$1,573,068	$4,509,449	$6,082,517
2047	$1,651,721	$4,701,101	$6,352,822
2048	$1,734,307	$4,900,898	$6,635,205
2049	$1,821,022	$5,109,186	$6,930,209
2050	$1,912,073	$5,326,326	$7,238,400
2051	$2,007,677	$5,552,695	$7,560,372
2052	$2,108,061	$5,788,685	$7,896,745
2053	$2,213,464	$6,034,704	$8,248,168
2054	$0	$7,865,220	$7,865,220
2055	$0	$8,199,492	$8,199,492
2056	$0	$8,547,970	$8,547,970
2057	$0	$8,911,259	$8,911,259
2058	$0	$9,289,988	$9,289,988
2059	$0	$9,684,812	$9,684,812
2060	$0	$10,096,417	$10,096,417
2061	$0	$10,525,515	$10,525,515
2062	$0	$10,972,849	$10,972,849
2063	$0	$11,439,195	$11,439,195
2064	$0	$11,925,361	$11,925,361
2065	$0	$12,432,189	$12,432,189

Accounts Ending Value: No Roth IRA

7/10/2020

Prepared for Fred

Year	Retirement Plan Ending Value	Other Assets Ending Value	Accounts Ending Value
2066	$0	$12,960,557	$12,960,557
2067	$0	$13,511,381	$13,511,381

Accounts Ending Value: Roth IRA Conversion, Tax Paid from Other 7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Accounts Ending Value
2020	$1,575,000	$0	$1,575,000
2021	$1,653,750	$0	$1,653,750
2022	$1,736,438	$0	$1,736,438
2023	$1,823,260	$0	$1,823,260
2024	$1,914,423	$0	$1,914,423
2025	$2,010,144	$0	$2,010,144
2026	$2,110,651	$0	$2,110,651
2027	$2,216,184	$0	$2,216,184
2028	$2,326,993	$0	$2,326,993
2029	$2,443,343	$0	$2,443,343
2030	$2,565,510	$0	$2,565,510
2031	$2,693,786	$0	$2,693,786
2032	$2,828,475	$0	$2,828,475
2033	$2,969,899	$0	$2,969,899
2034	$3,118,394	$0	$3,118,394
2035	$3,274,314	$0	$3,274,314
2036	$3,438,030	$0	$3,438,030
2037	$3,609,932	$0	$3,609,932
2038	*$3,790,429*	*$0*	*$3,790,429*
2039	$3,979,950	$0	$3,979,950
2040	$4,178,948	$0	$4,178,948
2041	$4,387,895	$0	$4,387,895
2042	$4,607,290	$0	$4,607,290
2043	$4,837,655	$0	$4,837,655
2044	*$5,079,538*	*$0*	*$5,079,538*
2045	$5,333,515	$0	$5,333,515
2046	$5,600,191	$0	$5,600,191
2047	$5,880,201	$0	$5,880,201
2048	$6,174,211	$0	$6,174,211
2049	$6,482,922	$0	$6,482,922
2050	$6,807,068	$0	$6,807,068
2051	$7,147,421	$0	$7,147,421
2052	$7,504,792	$0	$7,504,792
2053	$7,880,032	$0	$7,880,032
2054	$0	$8,214,933	$8,214,933
2055	$0	$8,564,068	$8,564,068
2056	$0	$8,928,041	$8,928,041
2057	$0	$9,307,483	$9,307,483
2058	$0	$9,703,051	$9,703,051
2059	$0	$10,115,431	$10,115,431
2060	$0	$10,545,337	$10,545,337
2061	$0	$10,993,514	$10,993,514
2062	$0	$11,460,738	$11,460,738
2063	$0	$11,947,819	$11,947,819
2064	$0	$12,455,601	$12,455,601
2065	$0	$12,984,964	$12,984,964
2066	$0	$13,536,825	$13,536,825

Accounts Ending Value: Roth IRA Conversion, Tax Paid from Other 7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Accounts Ending Value
2067	$0	$14,112,140	$14,112,140

Accounts Ending Value: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Accounts Ending Value
2020	$1,074,306	$500,694	$1,575,000
2021	$1,128,021	$521,973	$1,649,995
2022	$1,184,422	$544,157	$1,728,579
2023	$1,243,643	$567,284	$1,810,927
2024	$1,305,825	$591,394	$1,897,219
2025	$1,371,116	$616,528	$1,987,644
2026	$1,439,672	$642,730	$2,082,402
2027	$1,511,656	$670,046	$2,181,702
2028	$1,587,239	$698,523	$2,285,762
2029	$1,666,601	$728,210	$2,394,811
2030	$1,749,931	$759,159	$2,509,090
2031	$1,837,428	$791,423	$2,628,851
2032	$1,929,299	$825,058	$2,754,358
2033	$2,025,764	$860,123	$2,885,887
2034	$2,127,052	$896,678	$3,023,730
2035	$2,233,405	$934,787	$3,168,191
2036	$2,345,075	$974,515	$3,319,591
2037	$2,462,329	$1,015,932	$3,478,261
2038	*$2,585,445*	*$1,059,109*	*$3,644,555*
2039	$2,714,717	$1,104,121	$3,818,838
2040	$2,850,453	$1,151,046	$4,001,499
2041	$2,992,976	$1,199,965	$4,192,941
2042	$3,142,625	$1,250,964	$4,393,588
2043	$3,299,756	$1,304,130	$4,603,886
2044	*$3,464,744*	*$1,359,556*	*$4,824,299*
2045	$3,637,981	$1,417,337	$5,055,318
2046	$3,819,880	$1,477,574	$5,297,454
2047	$4,010,874	$1,540,371	$5,551,245
2048	$4,211,418	$1,605,837	$5,817,254
2049	$4,421,989	$1,674,085	$6,096,074
2050	$4,643,088	$1,745,234	$6,388,322
2051	$4,875,242	$1,819,406	$6,694,649
2052	$5,119,004	$1,896,731	$7,015,735
2053	$5,374,954	$1,977,342	$7,352,296
2054	$0	$7,664,769	$7,664,769
2055	$0	$7,990,522	$7,990,522
2056	$0	$8,330,119	$8,330,119
2057	$0	$8,684,149	$8,684,149
2058	$0	$9,053,225	$9,053,225
2059	$0	$9,437,987	$9,437,987
2060	$0	$9,839,101	$9,839,101
2061	$0	$10,257,263	$10,257,263
2062	$0	$10,693,197	$10,693,197
2063	$0	$11,147,658	$11,147,658
2064	$0	$11,621,433	$11,621,433
2065	$0	$12,115,344	$12,115,344
2066	$0	$12,630,246	$12,630,246

Accounts Ending Value: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Accounts Ending Value
2067	$0	$13,167,031	$13,167,031

Distributions Breakdown: No Roth IRA

7/10/2020

Prepared for Fred

Year	Distributions	Income Tax on Retirement Plan Distributions	All Distributions To Other Assets
2024	$71,221	$10,312	$60,909
2025	$74,479	$10,871	$63,608
2026	$77,875	$11,652	$66,223
2027	$81,411	$12,265	$69,147
2028	$85,094	$12,906	$72,187
2029	$88,505	$13,490	$75,015
2030	$92,473	$14,178	$78,295
2031	$96,100	$14,793	$81,308
2032	$99,826	$15,411	$84,415
2033	$103,646	$16,074	$87,573
2034	$107,556	$16,728	$90,828
2035	$111,548	$17,388	$94,160
2036	$115,614	$18,073	$97,541
2037	$118,934	$18,588	$100,347
2038	*$122,224*	*$19,074*	*$103,150*
2039	$108,464	$24,249	$84,215
2040	$111,579	$24,942	$86,636
2041	$114,665	$25,627	$89,038
2042	$117,702	$26,301	$91,401
2043	$120,668	$26,954	$93,715
2044	*$123,534*	*$27,581*	*$95,954*
2045	$0	$0	$0
2046	$0	$0	$0
2047	$0	$0	$0
2048	$0	$0	$0
2049	$0	$0	$0
2050	$0	$0	$0
2051	$0	$0	$0
2052	$0	$0	$0
2053	$0	$0	$0
2054	$2,213,464	$703,592	$1,509,872
Totals	$4,356,582	$1,081,049	$3,275,537

Distributions Breakdown: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Distributions	Other Assets Distributions	Conversion Tax Paid from Accounts	All Distributions To Other Assets
2020	$0	$500,694	$500,694	$0
2021	$0	$0	$0	$0
2022	$0	$0	$0	$0
2023	$0	$0	$0	$0
2024	$0	$0	$0	$0
2025	$0	$0	$0	$0
2026	$0	$0	$0	$0
2027	$0	$0	$0	$0
2028	$0	$0	$0	$0
2029	$0	$0	$0	$0
2030	$0	$0	$0	$0
2031	$0	$0	$0	$0
2032	$0	$0	$0	$0
2033	$0	$0	$0	$0
2034	$0	$0	$0	$0
2035	$0	$0	$0	$0
2036	$0	$0	$0	$0
2037	$0	$0	$0	$0
2038	*$0*	*$0*	*$0*	*$0*
2039	$0	$0	$0	$0
2040	$0	$0	$0	$0
2041	$0	$0	$0	$0
2042	$0	$0	$0	$0
2043	$0	$0	$0	$0
2044	*$0*	*$0*	*$0*	*$0*
2045	$0	$0	$0	$0
2046	$0	$0	$0	$0
2047	$0	$0	$0	$0
2048	$0	$0	$0	$0
2049	$0	$0	$0	$0
2050	$0	$0	$0	$0
2051	$0	$0	$0	$0
2052	$0	$0	$0	$0
2053	$0	$0	$0	$0
2054	$7,880,032	$0	$0	$7,880,032
Totals	$7,880,032	$500,694	$500,694	$7,880,032

Distributions Breakdown: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Distributions	Conversion Tax Paid from Accounts	All Distributions To Other Assets
2020	$500,694	$500,694	$0
2021	$0	$0	$0
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	*$0*	*$0*	*$0*
2045	$0	$0	$0
2046	$0	$0	$0
2047	$0	$0	$0
2048	$0	$0	$0
2049	$0	$0	$0
2050	$0	$0	$0
2051	$0	$0	$0
2052	$0	$0	$0
2053	$0	$0	$0
2054	$5,374,954	$0	$5,374,954
Totals	$5,875,648	$500,694	$5,374,954

Distributions Summary: No Roth IRA

7/10/2020

Prepared for Fred

Year	Retirement Plan Distributions	Income Tax on Retirement Plan Distributions	Cumulative Retirement Accounts Net Distributions
2024	$71,221	$10,312	$60,909
2025	$74,479	$10,871	$124,517
2026	$77,875	$11,652	$190,740
2027	$81,411	$12,265	$259,886
2028	$85,094	$12,906	$332,074
2029	$88,505	$13,490	$407,089
2030	$92,473	$14,178	$485,384
2031	$96,100	$14,793	$566,691
2032	$99,826	$15,411	$651,106
2033	$103,646	$16,074	$738,678
2034	$107,556	$16,728	$829,506
2035	$111,548	$17,388	$923,666
2036	$115,614	$18,073	$1,021,207
2037	$118,934	$18,588	$1,121,553
2038	*$122,224*	*$19,074*	*$1,224,703*
2039	$108,464	$24,249	$1,308,918
2040	$111,579	$24,942	$1,395,555
2041	$114,665	$25,627	$1,484,593
2042	$117,702	$26,301	$1,575,994
2043	$120,668	$26,954	$1,669,708
2044	*$123,534*	*$27,581*	*$1,765,661*
2045	$0	$0	$1,765,661
2046	$0	$0	$1,765,661
2047	$0	$0	$1,765,661
2048	$0	$0	$1,765,661
2049	$0	$0	$1,765,661
2050	$0	$0	$1,765,661
2051	$0	$0	$1,765,661
2052	$0	$0	$1,765,661
2053	$0	$0	$1,765,661
2054	$2,213,464	$703,592	$3,275,533
2055	$0	$0	$3,275,533
2056	$0	$0	$3,275,533
2057	$0	$0	$3,275,533
2058	$0	$0	$3,275,533
2059	$0	$0	$3,275,533
2060	$0	$0	$3,275,533
2061	$0	$0	$3,275,533
2062	$0	$0	$3,275,533
2063	$0	$0	$3,275,533
2064	$0	$0	$3,275,533
2065	$0	$0	$3,275,533
2066	$0	$0	$3,275,533
2067	$0	$0	$3,275,533
Totals	$4,356,582	$1,081,049	

Distributions Summary: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Roth IRA Distributions	Cumulative Retirement Accounts Net Distributions
2054	$7,880,032	$7,880,032
2055	$0	$7,880,032
2056	$0	$7,880,032
2057	$0	$7,880,032
2058	$0	$7,880,032
2059	$0	$7,880,032
2060	$0	$7,880,032
2061	$0	$7,880,032
2062	$0	$7,880,032
2063	$0	$7,880,032
2064	$0	$7,880,032
2065	$0	$7,880,032
2066	$0	$7,880,032
2067	$0	$7,880,032
Totals	$7,880,032	

Distributions Summary: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Roth IRA Distributions	Cumulative Retirement Accounts Net Distributions
2020	$500,694	$500,694
2021	$0	$500,694
2022	$0	$500,694
2023	$0	$500,694
2024	$0	$500,694
2025	$0	$500,694
2026	$0	$500,694
2027	$0	$500,694
2028	$0	$500,694
2029	$0	$500,694
2030	$0	$500,694
2031	$0	$500,694
2032	$0	$500,694
2033	$0	$500,694
2034	$0	$500,694
2035	$0	$500,694
2036	$0	$500,694
2037	$0	$500,694
2038	*$0*	*$500,694*
2039	$0	$500,694
2040	$0	$500,694
2041	$0	$500,694
2042	$0	$500,694
2043	$0	$500,694
2044	*$0*	*$500,694*
2045	$0	$500,694
2046	$0	$500,694
2047	$0	$500,694
2048	$0	$500,694
2049	$0	$500,694
2050	$0	$500,694
2051	$0	$500,694
2052	$0	$500,694
2053	$0	$500,694
2054	$5,374,954	$5,875,648
2055	$0	$5,875,648
2056	$0	$5,875,648
2057	$0	$5,875,648
2058	$0	$5,875,648
2059	$0	$5,875,648
2060	$0	$5,875,648
2061	$0	$5,875,648
2062	$0	$5,875,648
2063	$0	$5,875,648
2064	$0	$5,875,648

Distributions Summary: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Roth IRA Distributions	Cumulative Retirement Accounts Net Distributions
2065	$0	$5,875,648
2066	$0	$5,875,648
2067	$0	$5,875,648
Totals	$5,875,648	

Year	Retirement Plan Ending Value	Other Assets Ending Value	Income Tax on Retirement Plan	Net Assets
2020	$1,575,000	$500,694	$529,094	$1,546,600
2021	$1,653,750	$521,973	$556,640	$1,619,084
2022	$1,736,438	$544,157	$585,569	$1,695,025
2023	$1,823,260	$567,284	$616,008	$1,774,536
2024	$1,839,641	$654,891	$620,288	$1,874,244
2025	$1,853,420	$749,035	$623,582	$1,978,873
2026	$1,864,322	$849,906	$639,811	$2,074,418
2027	$1,872,057	$958,113	$641,166	$2,189,004
2028	$1,876,311	$1,074,088	$641,192	$2,309,207
2029	$1,877,196	$1,197,940	$639,929	$2,435,207
2030	$1,873,959	$1,330,475	$637,110	$2,567,324
2031	$1,866,752	$1,471,784	$632,733	$2,705,803
2032	$1,855,272	$1,622,337	$626,745	$2,850,865
2033	$1,839,207	$1,782,581	$619,021	$3,002,768
2034	$1,818,234	$1,953,029	$609,418	$3,161,845
2035	$1,792,020	$2,134,195	$597,793	$3,328,422
2036	$1,760,226	$2,326,585	$584,081	$3,502,730
2037	$1,723,357	$2,530,077	$568,433	$3,685,000
2038	*$1,681,190*	*$2,745,139*	*$550,758*	*$3,875,571*
2039	$1,651,362	$2,949,602	$537,578	$4,063,386
2040	$1,616,772	$3,165,278	$522,587	$4,259,463
2041	$1,577,212	$3,392,624	$505,665	$4,464,171
2042	$1,532,486	$3,632,096	$486,784	$4,677,797
2043	$1,482,409	$3,884,158	$465,841	$4,900,726
2044	*$1,426,819*	*$4,149,267*	*$442,808*	*$5,133,277*
2045	$1,498,160	$4,325,611	$466,651	$5,357,120
2046	$1,573,068	$4,509,449	$490,934	$5,591,584
2047	$1,651,721	$4,701,101	$517,298	$5,835,524
2048	$1,734,307	$4,900,898	$545,047	$6,090,158
2049	$1,821,022	$5,109,186	$574,239	$6,355,970
2050	$1,912,073	$5,326,326	$604,931	$6,633,468
2051	$2,007,677	$5,552,695	$637,220	$6,923,152
2052	$2,108,061	$5,788,685	$671,210	$7,225,536
2053	$2,213,464	$6,034,704	$706,954	$7,541,214
2054	$0	$7,865,220	$0	$7,865,220
2055	$0	$8,199,492	$0	$8,199,492
2056	$0	$8,547,970	$0	$8,547,970
2057	$0	$8,911,259	$0	$8,911,259
2058	$0	$9,289,988	$0	$9,289,988
2059	$0	$9,684,812	$0	$9,684,812
2060	$0	$10,096,417	$0	$10,096,417
2061	$0	$10,525,515	$0	$10,525,515
2062	$0	$10,972,849	$0	$10,972,849
2063	$0	$11,439,195	$0	$11,439,195
2064	$0	$11,925,361	$0	$11,925,361
2065	$0	$12,432,189	$0	$12,432,189

Year	Retirement Plan Ending Value	Other Assets Ending Value	Income Tax on Retirement Plan	Net Assets
2066	$0	$12,960,557	$0	$12,960,557
2067	$0	$13,511,381	$0	$13,511,381

Year	Roth IRA Ending Value	Other Assets Ending Value	Income Tax on Roth IRA	Net Assets
2020	$1,575,000	$0	$11,995	$1,563,005
2021	$1,653,750	$0	$29,468	$1,624,282
2022	$1,736,438	$0	$49,088	$1,687,349
2023	$1,823,260	$0	$70,105	$1,753,155
2024	$1,914,423	$0	$98,258	$1,816,165
2025	$2,010,144	$0	$0	$2,010,144
2026	$2,110,651	$0	$0	$2,110,651
2027	$2,216,184	$0	$0	$2,216,184
2028	$2,326,993	$0	$0	$2,326,993
2029	$2,443,343	$0	$0	$2,443,343
2030	$2,565,510	$0	$0	$2,565,510
2031	$2,693,786	$0	$0	$2,693,786
2032	$2,828,475	$0	$0	$2,828,475
2033	$2,969,899	$0	$0	$2,969,899
2034	$3,118,394	$0	$0	$3,118,394
2035	$3,274,314	$0	$0	$3,274,314
2036	$3,438,030	$0	$0	$3,438,030
2037	$3,609,932	$0	$0	$3,609,932
2038	*$3,790,429*	*$0*	*$0*	*$3,790,429*
2039	$3,979,950	$0	$0	$3,979,950
2040	$4,178,948	$0	$0	$4,178,948
2041	$4,387,895	$0	$0	$4,387,895
2042	$4,607,290	$0	$0	$4,607,290
2043	$4,837,655	$0	$0	$4,837,655
2044	*$5,079,538*	*$0*	*$0*	*$5,079,538*
2045	$5,333,515	$0	$0	$5,333,515
2046	$5,600,191	$0	$0	$5,600,191
2047	$5,880,201	$0	$0	$5,880,201
2048	$6,174,211	$0	$0	$6,174,211
2049	$6,482,922	$0	$0	$6,482,922
2050	$6,807,068	$0	$0	$6,807,068
2051	$7,147,421	$0	$0	$7,147,421
2052	$7,504,792	$0	$0	$7,504,792
2053	$7,880,032	$0	$0	$7,880,032
2054	$0	$8,214,933	$0	$8,214,933
2055	$0	$8,564,068	$0	$8,564,068
2056	$0	$8,928,041	$0	$8,928,041
2057	$0	$9,307,483	$0	$9,307,483
2058	$0	$9,703,051	$0	$9,703,051
2059	$0	$10,115,431	$0	$10,115,431
2060	$0	$10,545,337	$0	$10,545,337
2061	$0	$10,993,514	$0	$10,993,514
2062	$0	$11,460,738	$0	$11,460,738
2063	$0	$11,947,819	$0	$11,947,819
2064	$0	$12,455,601	$0	$12,455,601
2065	$0	$12,984,964	$0	$12,984,964
2066	$0	$13,536,825	$0	$13,536,825

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Income Tax on Roth IRA	Net Assets
2067	$0	$14,112,140	$0	$14,112,140

Year	Roth IRA Ending Value	Other Assets Ending Value	Income Tax on Roth IRA	Net Assets
2020	$1,074,306	$500,694	$11,995	$1,563,005
2021	$1,128,021	$521,973	$23,682	$1,626,312
2022	$1,184,422	$544,157	$36,771	$1,691,808
2023	$1,243,643	$567,284	$50,766	$1,760,161
2024	$1,305,825	$591,394	$65,440	$1,831,778
2025	$1,371,116	$616,528	$0	$1,987,644
2026	$1,439,672	$642,730	$0	$2,082,402
2027	$1,511,656	$670,046	$0	$2,181,702
2028	$1,587,239	$698,523	$0	$2,285,762
2029	$1,666,601	$728,210	$0	$2,394,811
2030	$1,749,931	$759,159	$0	$2,509,090
2031	$1,837,428	$791,423	$0	$2,628,851
2032	$1,929,299	$825,058	$0	$2,754,358
2033	$2,025,764	$860,123	$0	$2,885,887
2034	$2,127,052	$896,678	$0	$3,023,730
2035	$2,233,405	$934,787	$0	$3,168,191
2036	$2,345,075	$974,515	$0	$3,319,591
2037	$2,462,329	$1,015,932	$0	$3,478,261
2038	*$2,585,445*	*$1,059,109*	*$0*	*$3,644,555*
2039	$2,714,717	$1,104,121	$0	$3,818,838
2040	$2,850,453	$1,151,046	$0	$4,001,499
2041	$2,992,976	$1,199,965	$0	$4,192,941
2042	$3,142,625	$1,250,964	$0	$4,393,588
2043	$3,299,756	$1,304,130	$0	$4,603,886
2044	*$3,464,744*	*$1,359,556*	*$0*	*$4,824,299*
2045	$3,637,981	$1,417,337	$0	$5,055,318
2046	$3,819,880	$1,477,574	$0	$5,297,454
2047	$4,010,874	$1,540,371	$0	$5,551,245
2048	$4,211,418	$1,605,837	$0	$5,817,254
2049	$4,421,989	$1,674,085	$0	$6,096,074
2050	$4,643,088	$1,745,234	$0	$6,388,322
2051	$4,875,242	$1,819,406	$0	$6,694,649
2052	$5,119,004	$1,896,731	$0	$7,015,735
2053	$5,374,954	$1,977,342	$0	$7,352,296
2054	$0	$7,664,769	$0	$7,664,769
2055	$0	$7,990,522	$0	$7,990,522
2056	$0	$8,330,119	$0	$8,330,119
2057	$0	$8,684,149	$0	$8,684,149
2058	$0	$9,053,225	$0	$9,053,225
2059	$0	$9,437,987	$0	$9,437,987
2060	$0	$9,839,101	$0	$9,839,101
2061	$0	$10,257,263	$0	$10,257,263
2062	$0	$10,693,197	$0	$10,693,197
2063	$0	$11,147,658	$0	$11,147,658
2064	$0	$11,621,433	$0	$11,621,433
2065	$0	$12,115,344	$0	$12,115,344
2066	$0	$12,630,246	$0	$12,630,246

Prepared for Fred

Year	Roth IRA Ending Value	Other Assets Ending Value	Income Tax on Roth IRA	Net Assets
2067	$0	$13,167,031	$0	$13,167,031

Year	Entered AGI To Use	Retirement Plan Distributions	Adjusted Gross Income Used	Income Tax on Retirement Plan Distributions
2020	$60,000	$0	$60,000	$0
2021	$61,800	$0	$61,800	$0
2022	$63,654	$0	$63,654	$0
2023	$65,564	$0	$65,564	$0
2024	$67,531	$71,221	$138,752	$10,312
2025	$69,557	$74,479	$144,036	$10,871
2026	$71,644	$77,875	$149,519	$11,652
2027	$73,793	$81,411	$155,204	$12,265
2028	$76,007	$85,094	$161,101	$12,906
2029	$78,287	$88,505	$166,792	$13,490
2030	$80,636	$92,473	$173,109	$14,178
2031	$83,055	$96,100	$179,155	$14,793
2032	$85,547	$99,826	$185,373	$15,411
2033	$88,113	$103,646	$191,759	$16,074
2034	$90,756	$107,556	$198,312	$16,728
2035	$93,479	$111,548	$205,027	$17,388
2036	$96,283	$115,614	$211,897	$18,073
2037	$99,171	$118,934	$218,105	$18,588
2038	*$102,146*	*$122,224*	*$224,370*	*$19,074*
2039	$105,210	$108,464	$213,674	$24,249
2040	$108,366	$111,579	$219,945	$24,942
2041	$111,617	$114,665	$226,282	$25,627
2042	$114,966	$117,702	$232,668	$26,301
2043	$118,415	$120,668	$239,083	$26,954
2044	*$121,967*	*$123,534*	*$245,501*	*$27,581*
2045	$125,626	$0	$125,626	$0
2046	$129,395	$0	$129,395	$0
2047	$133,277	$0	$133,277	$0
2048	$137,275	$0	$137,275	$0
2049	$141,393	$0	$141,393	$0
2050	$145,635	$0	$145,635	$0
2051	$150,004	$0	$150,004	$0
2052	$154,504	$0	$154,504	$0
2053	$159,139	$0	$159,139	$0
2054	$163,913	$2,213,464	$163,913	$703,592
2055	$168,830	$0	$168,830	$0
2056	$173,895	$0	$173,895	$0
2057	$179,112	$0	$179,112	$0
2058	$184,485	$0	$184,485	$0
2059	$190,020	$0	$190,020	$0
2060	$195,721	$0	$195,721	$0
2061	$201,593	$0	$201,593	$0
2062	$207,641	$0	$207,641	$0
2063	$213,870	$0	$213,870	$0
2064	$220,286	$0	$220,286	$0

Year	Entered AGI To Use	Retirement Plan Distributions	Adjusted Gross Income Used	Income Tax on Retirement Plan Distributions
2065	$226,895	$0	$226,895	$0
2066	$233,702	$0	$233,702	$0
2067	$240,713	$0	$240,713	$0
Totals		$4,356,582		$1,081,049

Year	Entered AGI To Use	Roth IRA Distributions	Adjusted Gross Income Used
2020	$60,000	$0	$1,560,000
2021	$61,800	$0	$61,800
2022	$63,654	$0	$63,654
2023	$65,564	$0	$65,564
2024	$67,531	$0	$67,531
2025	$69,557	$0	$69,557
2026	$71,644	$0	$71,644
2027	$73,793	$0	$73,793
2028	$76,007	$0	$76,007
2029	$78,287	$0	$78,287
2030	$80,636	$0	$80,636
2031	$83,055	$0	$83,055
2032	$85,547	$0	$85,547
2033	$88,113	$0	$88,113
2034	$90,756	$0	$90,756
2035	$93,479	$0	$93,479
2036	$96,283	$0	$96,283
2037	$99,171	$0	$99,171
2038	*$102,146*	*$0*	*$102,146*
2039	$105,210	$0	$105,210
2040	$108,366	$0	$108,366
2041	$111,617	$0	$111,617
2042	$114,966	$0	$114,966
2043	$118,415	$0	$118,415
2044	*$121,967*	*$0*	*$121,967*
2045	$125,626	$0	$125,626
2046	$129,395	$0	$129,395
2047	$133,277	$0	$133,277
2048	$137,275	$0	$137,275
2049	$141,393	$0	$141,393
2050	$145,635	$0	$145,635
2051	$150,004	$0	$150,004
2052	$154,504	$0	$154,504
2053	$159,139	$0	$159,139
2054	$163,913	$7,880,032	$163,913
2055	$168,830	$0	$168,830
2056	$173,895	$0	$173,895
2057	$179,112	$0	$179,112
2058	$184,485	$0	$184,485
2059	$190,020	$0	$190,020
2060	$195,721	$0	$195,721
2061	$201,593	$0	$201,593
2062	$207,641	$0	$207,641
2063	$213,870	$0	$213,870
2064	$220,286	$0	$220,286
2065	$226,895	$0	$226,895
2066	$233,702	$0	$233,702

Year	Entered AGI To Use	Roth IRA Distributions	Adjusted Gross Income Used
2067	$240,713	$0	$240,713
Totals		$7,880,032	

Year	Entered AGI To Use	Roth IRA Distributions	Adjusted Gross Income Used	Conversion Tax Paid from Roth IRA
2020	$60,000	$500,694	$1,560,000	$500,694
2021	$61,800	$0	$61,800	$0
2022	$63,654	$0	$63,654	$0
2023	$65,564	$0	$65,564	$0
2024	$67,531	$0	$67,531	$0
2025	$69,557	$0	$69,557	$0
2026	$71,644	$0	$71,644	$0
2027	$73,793	$0	$73,793	$0
2028	$76,007	$0	$76,007	$0
2029	$78,287	$0	$78,287	$0
2030	$80,636	$0	$80,636	$0
2031	$83,055	$0	$83,055	$0
2032	$85,547	$0	$85,547	$0
2033	$88,113	$0	$88,113	$0
2034	$90,756	$0	$90,756	$0
2035	$93,479	$0	$93,479	$0
2036	$96,283	$0	$96,283	$0
2037	$99,171	$0	$99,171	$0
2038	*$102,146*	*$0*	*$102,146*	*$0*
2039	$105,210	$0	$105,210	$0
2040	$108,366	$0	$108,366	$0
2041	$111,617	$0	$111,617	$0
2042	$114,966	$0	$114,966	$0
2043	$118,415	$0	$118,415	$0
2044	*$121,967*	*$0*	*$121,967*	*$0*
2045	$125,626	$0	$125,626	$0
2046	$129,395	$0	$129,395	$0
2047	$133,277	$0	$133,277	$0
2048	$137,275	$0	$137,275	$0
2049	$141,393	$0	$141,393	$0
2050	$145,635	$0	$145,635	$0
2051	$150,004	$0	$150,004	$0
2052	$154,504	$0	$154,504	$0
2053	$159,139	$0	$159,139	$0
2054	$163,913	$5,374,954	$163,913	$0
2055	$168,830	$0	$168,830	$0
2056	$173,895	$0	$173,895	$0
2057	$179,112	$0	$179,112	$0
2058	$184,485	$0	$184,485	$0
2059	$190,020	$0	$190,020	$0
2060	$195,721	$0	$195,721	$0
2061	$201,593	$0	$201,593	$0
2062	$207,641	$0	$207,641	$0
2063	$213,870	$0	$213,870	$0
2064	$220,286	$0	$220,286	$0
2065	$226,895	$0	$226,895	$0

Income Taxation: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Entered AGI To Use	Roth IRA Distributions	Adjusted Gross Income Used	Conversion Tax Paid from Roth IRA
2066	$233,702	$0	$233,702	$0
2067	$240,713	$0	$240,713	$0
Totals		$5,875,648		$500,694

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Retirement Plan Deferral Term
2020	18.6	21.0	18.6	43.6
2021	17.8	20.2	17.8	42.7
2022	17.0	19.4	17.0	41.7
2023	16.3	18.6	16.3	40.7
2024	15.5	17.8	25.6	39.8
2025	14.8	17.0	24.7	38.8
2026	14.1	16.3	23.8	37.9
2027	13.4	15.5	22.9	37.0
2028	12.7	14.8	22.0	36.0
2029	12.1	14.1	21.2	35.1
2030	11.4	13.4	20.3	34.2
2031	10.8	12.7	19.5	33.3
2032	10.2	12.1	18.7	32.3
2033	9.7	11.4	17.9	31.4
2034	9.1	10.8	17.1	30.5
2035	8.6	10.2	16.3	29.6
2036	8.1	9.7	15.5	28.7
2037	7.6	9.1	14.8	27.9
2038	*7.1*	*8.6*	*14.1*	*27.0*
2039	6.7	8.1	15.5	26.1
2040	6.3	7.6	14.8	25.2
2041	5.9	7.1	14.1	24.4
2042	5.5	6.7	13.4	23.5
2043	5.2	6.3	12.7	22.7
2044	*4.9*	*5.9*	*12.0*	*21.8*
2045				20.8
2046				19.8
2047				18.8
2048				17.8
2049				16.8
2050				15.8
2051				14.8
2052				13.8
2053				12.8
2054				
2055				
2056				
2057				
2058				
2059				
2060				
2061				
2062				
2063				
2064				
2065				

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Retirement Plan Deferral Term
2066				
2067				

Life Expectancies: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Roth IRA Life Exp	Roth IRA Deferral Term
2020	18.6	21.0	18.6		43.6
2021	17.8	20.2		20.2	42.7
2022	17.0	19.4		19.4	41.7
2023	16.3	18.6		18.6	40.7
2024	15.5	17.8		17.8	39.8
2025	14.8	17.0		17.0	38.8
2026	14.1	16.3		16.3	37.9
2027	13.4	15.5		15.5	37.0
2028	12.7	14.8		14.8	36.0
2029	12.1	14.1		14.1	35.1
2030	11.4	13.4		13.4	34.2
2031	10.8	12.7		12.7	33.3
2032	10.2	12.1		12.1	32.3
2033	9.7	11.4		11.4	31.4
2034	9.1	10.8		10.8	30.5
2035	8.6	10.2		10.2	29.6
2036	8.1	9.7		9.7	28.7
2037	7.6	9.1		9.1	27.9
2038	*7.1*	*8.6*		*8.6*	*27.0*
2039	6.7	8.1		27.0	26.1
2040	6.3	7.6		26.1	25.2
2041	5.9	7.1		25.2	24.4
2042	5.5	6.7		24.4	23.5
2043	5.2	6.3		23.5	22.7
2044	*4.9*	*5.9*		*22.7*	*21.8*
2045					20.8
2046					19.8
2047					18.8
2048					17.8
2049					16.8
2050					15.8
2051					14.8
2052					13.8
2053					12.8
2054					
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2063					
2064					
2065					
2066					

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Roth IRA Life Exp	Roth IRA Deferral Term
2067					

Life Expectancies: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Roth IRA Life Exp	Roth IRA Deferral Term
2020	18.6	21.0	18.6		43.6
2021	17.8	20.2		20.2	42.7
2022	17.0	19.4		19.4	41.7
2023	16.3	18.6		18.6	40.7
2024	15.5	17.8		17.8	39.8
2025	14.8	17.0		17.0	38.8
2026	14.1	16.3		16.3	37.9
2027	13.4	15.5		15.5	37.0
2028	12.7	14.8		14.8	36.0
2029	12.1	14.1		14.1	35.1
2030	11.4	13.4		13.4	34.2
2031	10.8	12.7		12.7	33.3
2032	10.2	12.1		12.1	32.3
2033	9.7	11.4		11.4	31.4
2034	9.1	10.8		10.8	30.5
2035	8.6	10.2		10.2	29.6
2036	8.1	9.7		9.7	28.7
2037	7.6	9.1		9.1	27.9
2038	*7.1*	*8.6*		*8.6*	*27.0*
2039	6.7	8.1		27.0	26.1
2040	6.3	7.6		26.1	25.2
2041	5.9	7.1		25.2	24.4
2042	5.5	6.7		24.4	23.5
2043	5.2	6.3		23.5	22.7
2044	*4.9*	*5.9*		*22.7*	*21.8*
2045					20.8
2046					19.8
2047					18.8
2048					17.8
2049					16.8
2050					15.8
2051					14.8
2052					13.8
2053					12.8
2054					
2055					
2056					
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2060					
2061					
2062					
2063					
2064					
2065					
2066					

Year	Owner L/E	Benef. L/E	Retirement Plan Life Exp	Roth IRA Life Exp	Roth IRA Deferral Term
2067					

Year	Retirement Plan Begin Value	Retirement Plan Life Exp	Retirement Plan Required Distribution
2020	$1,500,000	18.6	$0
2021	$1,575,000	17.8	$0
2022	$1,653,750	17.0	$0
2023	$1,736,438	16.3	$0
2024	$1,823,260	25.6	$71,221
2025	$1,839,641	24.7	$74,479
2026	$1,853,420	23.8	$77,875
2027	$1,864,322	22.9	$81,411
2028	$1,872,057	22.0	$85,094
2029	$1,876,311	21.2	$88,505
2030	$1,877,196	20.3	$92,473
2031	$1,873,959	19.5	$96,100
2032	$1,866,752	18.7	$99,826
2033	$1,855,272	17.9	$103,646
2034	$1,839,207	17.1	$107,556
2035	$1,818,234	16.3	$111,548
2036	$1,792,020	15.5	$115,614
2037	$1,760,226	14.8	$118,934
2038	*$1,723,357*	*14.1*	*$122,224*
2039	$1,681,190	15.5	$108,464
2040	$1,651,362	14.8	$111,579
2041	$1,616,772	14.1	$114,665
2042	$1,577,212	13.4	$117,702
2043	$1,532,486	12.7	$120,668
2044	*$1,482,409*	*12.0*	*$123,534*
2045	$1,426,819		$0
2046	$1,498,160		$0
2047	$1,573,068		$0
2048	$1,651,721		$0
2049	$1,734,307		$0
2050	$1,821,022		$0
2051	$1,912,073		$0
2052	$2,007,677		$0
2053	$2,108,061		$0
2054	$2,213,464		$2,213,464
Totals			$4,356,583

Minimum Distributions: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Retirement Plan Begin Value	Retirement Plan Life Exp	Roth IRA Begin Value	Roth IRA Life Exp	Roth IRA Required Distribution
2020	$1,500,000	18.6	$0		$0
2021	$0		$1,575,000	20.2	$0
2022	$0		$1,653,750	19.4	$0
2023	$0		$1,736,438	18.6	$0
2024	$0		$1,823,260	17.8	$0
2025	$0		$1,914,423	17.0	$0
2026	$0		$2,010,144	16.3	$0
2027	$0		$2,110,651	15.5	$0
2028	$0		$2,216,184	14.8	$0
2029	$0		$2,326,993	14.1	$0
2030	$0		$2,443,343	13.4	$0
2031	$0		$2,565,510	12.7	$0
2032	$0		$2,693,786	12.1	$0
2033	$0		$2,828,475	11.4	$0
2034	$0		$2,969,899	10.8	$0
2035	$0		$3,118,394	10.2	$0
2036	$0		$3,274,314	9.7	$0
2037	$0		$3,438,030	9.1	$0
2038	*$0*		*$3,609,932*	*8.6*	*$0*
2039	$0		$3,790,429	27.0	$0
2040	$0		$3,979,950	26.1	$0
2041	$0		$4,178,948	25.2	$0
2042	$0		$4,387,895	24.4	$0
2043	$0		$4,607,290	23.5	$0
2044	*$0*		*$4,837,655*	*22.7*	*$0*
2045	$0		$5,079,538		$0
2046	$0		$5,333,515		$0
2047	$0		$5,600,191		$0
2048	$0		$5,880,201		$0
2049	$0		$6,174,211		$0
2050	$0		$6,482,922		$0
2051	$0		$6,807,068		$0
2052	$0		$7,147,421		$0
2053	$0		$7,504,792		$0
2054	$0		$7,880,032		$7,880,032
Totals					$7,880,032

Minimum Distributions: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Retirement Plan Begin Value	Retirement Plan Life Exp	Roth IRA Begin Value	Roth IRA Life Exp	Roth IRA Required Distribution
2020	$1,500,000	18.6	$0		$0
2021	$0		$1,074,306	20.2	$0
2022	$0		$1,128,021	19.4	$0
2023	$0		$1,184,422	18.6	$0
2024	$0		$1,243,643	17.8	$0
2025	$0		$1,305,825	17.0	$0
2026	$0		$1,371,116	16.3	$0
2027	$0		$1,439,672	15.5	$0
2028	$0		$1,511,656	14.8	$0
2029	$0		$1,587,239	14.1	$0
2030	$0		$1,666,601	13.4	$0
2031	$0		$1,749,931	12.7	$0
2032	$0		$1,837,428	12.1	$0
2033	$0		$1,929,299	11.4	$0
2034	$0		$2,025,764	10.8	$0
2035	$0		$2,127,052	10.2	$0
2036	$0		$2,233,405	9.7	$0
2037	$0		$2,345,075	9.1	$0
2038	*$0*		*$2,462,329*	*8.6*	*$0*
2039	$0		$2,585,445	27.0	$0
2040	$0		$2,714,717	26.1	$0
2041	$0		$2,850,453	25.2	$0
2042	$0		$2,992,976	24.4	$0
2043	$0		$3,142,625	23.5	$0
2044	*$0*		*$3,299,756*	*22.7*	*$0*
2045	$0		$3,464,744		$0
2046	$0		$3,637,981		$0
2047	$0		$3,819,880		$0
2048	$0		$4,010,874		$0
2049	$0		$4,211,418		$0
2050	$0		$4,421,989		$0
2051	$0		$4,643,088		$0
2052	$0		$4,875,242		$0
2053	$0		$5,119,004		$0
2054	$0		$5,374,954		$5,374,954
Totals					$5,374,954

Year	Begin Value	All Distributions To Other Assets	Contribution	After-Tax Growth	Ending Value
2020	$480,282	$0	$0	$20,412	$500,694
2021	$500,694	$0	$0	$21,279	$521,973
2022	$521,973	$0	$0	$22,184	$544,157
2023	$544,157	$0	$0	$23,127	$567,284
2024	$567,284	$60,909	$60,909	$26,698	$654,891
2025	$654,891	$63,608	$63,608	$30,536	$749,035
2026	$749,035	$66,223	$66,223	$34,648	$849,906
2027	$849,906	$69,147	$69,147	$39,060	$958,113
2028	$958,113	$72,187	$72,187	$43,788	$1,074,088
2029	$1,074,088	$75,015	$75,015	$48,837	$1,197,940
2030	$1,197,940	$78,295	$78,295	$54,240	$1,330,475
2031	$1,330,475	$81,308	$81,308	$60,001	$1,471,784
2032	$1,471,784	$84,415	$84,415	$66,138	$1,622,337
2033	$1,622,337	$87,573	$87,573	$72,671	$1,782,581
2034	$1,782,581	$90,828	$90,828	$79,620	$1,953,029
2035	$1,953,029	$94,160	$94,160	$87,006	$2,134,195
2036	$2,134,195	$97,541	$97,541	$94,849	$2,326,585
2037	$2,326,585	$100,347	$100,347	$103,145	$2,530,077
2038	*$2,530,077*	*$103,150*	*$103,150*	*$111,912*	*$2,745,139*
2039	$2,745,139	$84,215	$84,215	$120,248	$2,949,602
2040	$2,949,602	$86,636	$86,636	$129,040	$3,165,278
2041	$3,165,278	$89,038	$89,038	$138,308	$3,392,624
2042	$3,392,624	$91,401	$91,401	$148,071	$3,632,096
2043	$3,632,096	$93,715	$93,715	$158,347	$3,884,158
2044	*$3,884,158*	*$95,954*	*$95,954*	*$169,155*	*$4,149,267*
2045	$4,149,267	$0	$0	$176,344	$4,325,611
2046	$4,325,611	$0	$0	$183,838	$4,509,449
2047	$4,509,449	$0	$0	$191,652	$4,701,101
2048	$4,701,101	$0	$0	$199,797	$4,900,898
2049	$4,900,898	$0	$0	$208,288	$5,109,186
2050	$5,109,186	$0	$0	$217,140	$5,326,326
2051	$5,326,326	$0	$0	$226,369	$5,552,695
2052	$5,552,695	$0	$0	$235,990	$5,788,685
2053	$5,788,685	$0	$0	$246,019	$6,034,704
2054	$6,034,704	$1,509,872	$1,509,872	$320,644	$7,865,220
2055	$7,865,220	$0	$0	$334,272	$8,199,492
2056	$8,199,492	$0	$0	$348,478	$8,547,970
2057	$8,547,970	$0	$0	$363,289	$8,911,259
2058	$8,911,259	$0	$0	$378,729	$9,289,988
2059	$9,289,988	$0	$0	$394,824	$9,684,812
2060	$9,684,812	$0	$0	$411,605	$10,096,417
2061	$10,096,417	$0	$0	$429,098	$10,525,515
2062	$10,525,515	$0	$0	$447,334	$10,972,849
2063	$10,972,849	$0	$0	$466,346	$11,439,195
2064	$11,439,195	$0	$0	$486,166	$11,925,361

Prepared for Fred

Year	Begin Value	All Distributions To Other Assets	Contribution	After-Tax Growth	Ending Value
2065	$11,925,361	$0	$0	$506,828	$12,432,189
2066	$12,432,189	$0	$0	$528,368	$12,960,557
2067	$12,960,557	$0	$0	$550,824	$13,511,381
Totals		$3,275,537	$3,275,537	$9,755,561	

Other Assets Analysis: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Begin Value	All Distributions To Other Assets	Contribution	Distributions	Conversion Tax Paid from Other Assets	After-Tax Growth	Ending Value
2020	$480,282	$0	$0	$500,694	$500,694	$20,412	$0
2021	$0	$0	$0	$0	$0	$0	$0
2022	$0	$0	$0	$0	$0	$0	$0
2023	$0	$0	$0	$0	$0	$0	$0
2024	$0	$0	$0	$0	$0	$0	$0
2025	$0	$0	$0	$0	$0	$0	$0
2026	$0	$0	$0	$0	$0	$0	$0
2027	$0	$0	$0	$0	$0	$0	$0
2028	$0	$0	$0	$0	$0	$0	$0
2029	$0	$0	$0	$0	$0	$0	$0
2030	$0	$0	$0	$0	$0	$0	$0
2031	$0	$0	$0	$0	$0	$0	$0
2032	$0	$0	$0	$0	$0	$0	$0
2033	$0	$0	$0	$0	$0	$0	$0
2034	$0	$0	$0	$0	$0	$0	$0
2035	$0	$0	$0	$0	$0	$0	$0
2036	$0	$0	$0	$0	$0	$0	$0
2037	$0	$0	$0	$0	$0	$0	$0
2038	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*
2039	$0	$0	$0	$0	$0	$0	$0
2040	$0	$0	$0	$0	$0	$0	$0
2041	$0	$0	$0	$0	$0	$0	$0
2042	$0	$0	$0	$0	$0	$0	$0
2043	$0	$0	$0	$0	$0	$0	$0
2044	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*	*$0*
2045	$0	$0	$0	$0	$0	$0	$0
2046	$0	$0	$0	$0	$0	$0	$0
2047	$0	$0	$0	$0	$0	$0	$0
2048	$0	$0	$0	$0	$0	$0	$0
2049	$0	$0	$0	$0	$0	$0	$0

Other Assets Analysis: Roth IRA Conversion, Tax Paid from Other

Prepared for Fred

Year	Begin Value	All Distributions To Other Assets	Contribution	Distributions	Conversion Tax Paid from Other Assets	After-Tax Growth	Ending Value
2050	$0	$0	$0	$0	$0	$0	$0
2051	$0	$0	$0	$0	$0	$0	$0
2052	$0	$0	$0	$0	$0	$0	$0
2053	$0	$0	$0	$0	$0	$0	$0
2054	$0	$7,880,032	$7,880,032	$0	$0	$334,901	$8,214,933
2055	$8,214,933	$0	$0	$0	$0	$349,135	$8,564,068
2056	$8,564,068	$0	$0	$0	$0	$363,973	$8,928,041
2057	$8,928,041	$0	$0	$0	$0	$379,442	$9,307,483
2058	$9,307,483	$0	$0	$0	$0	$395,568	$9,703,051
2059	$9,703,051	$0	$0	$0	$0	$412,380	$10,115,431
2060	$10,115,431	$0	$0	$0	$0	$429,906	$10,545,337
2061	$10,545,337	$0	$0	$0	$0	$448,177	$10,993,514
2062	$10,993,514	$0	$0	$0	$0	$467,224	$11,460,738
2063	$11,460,738	$0	$0	$0	$0	$487,081	$11,947,819
2064	$11,947,819	$0	$0	$0	$0	$507,782	$12,455,601
2065	$12,455,601	$0	$0	$0	$0	$529,363	$12,984,964
2066	$12,984,964	$0	$0	$0	$0	$551,861	$13,536,825
2067	$13,536,825	$0	$0	$0	$0	$575,315	$14,112,140
Totals		$7,880,032	$7,880,032	$500,694	$500,694	$6,252,520	

Other Assets Analysis: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Begin Value	All Distributions To Other Assets	Contribution	After-Tax Growth	Ending Value
2020	$480,282	$0	$0	$20,412	$500,694
2021	$500,694	$0	$0	$21,279	$521,973
2022	$521,973	$0	$0	$22,184	$544,157
2023	$544,157	$0	$0	$23,127	$567,284
2024	$567,284	$0	$0	$24,110	$591,394
2025	$591,394	$0	$0	$25,134	$616,528
2026	$616,528	$0	$0	$26,202	$642,730
2027	$642,730	$0	$0	$27,316	$670,046
2028	$670,046	$0	$0	$28,477	$698,523
2029	$698,523	$0	$0	$29,687	$728,210
2030	$728,210	$0	$0	$30,949	$759,159
2031	$759,159	$0	$0	$32,264	$791,423
2032	$791,423	$0	$0	$33,635	$825,058
2033	$825,058	$0	$0	$35,065	$860,123
2034	$860,123	$0	$0	$36,555	$896,678
2035	$896,678	$0	$0	$38,109	$934,787
2036	$934,787	$0	$0	$39,728	$974,515
2037	$974,515	$0	$0	$41,417	$1,015,932
2038	*$1,015,932*	*$0*	*$0*	*$43,177*	*$1,059,109*
2039	$1,059,109	$0	$0	$45,012	$1,104,121
2040	$1,104,121	$0	$0	$46,925	$1,151,046
2041	$1,151,046	$0	$0	$48,919	$1,199,965
2042	$1,199,965	$0	$0	$50,999	$1,250,964
2043	$1,250,964	$0	$0	$53,166	$1,304,130
2044	*$1,304,130*	*$0*	*$0*	*$55,426*	*$1,359,556*
2045	$1,359,556	$0	$0	$57,781	$1,417,337
2046	$1,417,337	$0	$0	$60,237	$1,477,574
2047	$1,477,574	$0	$0	$62,797	$1,540,371
2048	$1,540,371	$0	$0	$65,466	$1,605,837
2049	$1,605,837	$0	$0	$68,248	$1,674,085
2050	$1,674,085	$0	$0	$71,149	$1,745,234
2051	$1,745,234	$0	$0	$74,172	$1,819,406
2052	$1,819,406	$0	$0	$77,325	$1,896,731
2053	$1,896,731	$0	$0	$80,611	$1,977,342
2054	$1,977,342	$5,374,954	$5,374,954	$312,473	$7,664,769
2055	$7,664,769	$0	$0	$325,753	$7,990,522
2056	$7,990,522	$0	$0	$339,597	$8,330,119
2057	$8,330,119	$0	$0	$354,030	$8,684,149
2058	$8,684,149	$0	$0	$369,076	$9,053,225
2059	$9,053,225	$0	$0	$384,762	$9,437,987
2060	$9,437,987	$0	$0	$401,114	$9,839,101
2061	$9,839,101	$0	$0	$418,162	$10,257,263
2062	$10,257,263	$0	$0	$435,934	$10,693,197
2063	$10,693,197	$0	$0	$454,461	$11,147,658
2064	$11,147,658	$0	$0	$473,775	$11,621,433

Other Assets Analysis: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Begin Value	All Distributions To Other Assets	Contribution	After-Tax Growth	Ending Value
2065	$11,621,433	$0	$0	$493,911	$12,115,344
2066	$12,115,344	$0	$0	$514,902	$12,630,246
2067	$12,630,246	$0	$0	$536,785	$13,167,031
Totals		$5,374,954	$5,374,954	$7,311,797	

Retirement Plan Analysis: No Roth IRA

7/10/2020

Prepared for Fred

Year	Age	Begin Value	Life Exp	Distributions	Growth	Ending Value
2020	68	$1,500,000	18.6	$0	$75,000	$1,575,000
2021	69	$1,575,000	17.8	$0	$78,750	$1,653,750
2022	70	$1,653,750	17.0	$0	$82,688	$1,736,438
2023	71	$1,736,438	16.3	$0	$86,822	$1,823,260
2024	72	$1,823,260	25.6	$71,221	$87,602	$1,839,641
2025	73	$1,839,641	24.7	$74,479	$88,258	$1,853,420
2026	74	$1,853,420	23.8	$77,875	$88,777	$1,864,322
2027	75	$1,864,322	22.9	$81,411	$89,146	$1,872,057
2028	76	$1,872,057	22.0	$85,094	$89,348	$1,876,311
2029	77	$1,876,311	21.2	$88,505	$89,390	$1,877,196
2030	78	$1,877,196	20.3	$92,473	$89,236	$1,873,959
2031	79	$1,873,959	19.5	$96,100	$88,893	$1,866,752
2032	80	$1,866,752	18.7	$99,826	$88,346	$1,855,272
2033	81	$1,855,272	17.9	$103,646	$87,581	$1,839,207
2034	82	$1,839,207	17.1	$107,556	$86,583	$1,818,234
2035	83	$1,818,234	16.3	$111,548	$85,334	$1,792,020
2036	84	$1,792,020	15.5	$115,614	$83,820	$1,760,226
2037	85	$1,760,226	14.8	$118,934	$82,065	$1,723,357
2038	*86*	*$1,723,357*	*14.1*	*$122,224*	*$80,057*	*$1,681,190*
2039	84	$1,681,190	15.5	$108,464	$78,636	$1,651,362
2040	85	$1,651,362	14.8	$111,579	$76,989	$1,616,772
2041	86	$1,616,772	14.1	$114,665	$75,105	$1,577,212
2042	87	$1,577,212	13.4	$117,702	$72,976	$1,532,486
2043	88	$1,532,486	12.7	$120,668	$70,591	$1,482,409
2044	*89*	*$1,482,409*	*12.0*	*$123,534*	*$67,944*	*$1,426,819*
2045	64	$1,426,819		$0	$71,341	$1,498,160
2046	65	$1,498,160		$0	$74,908	$1,573,068
2047	66	$1,573,068		$0	$78,653	$1,651,721
2048	67	$1,651,721		$0	$82,586	$1,734,307
2049	68	$1,734,307		$0	$86,715	$1,821,022
2050	69	$1,821,022		$0	$91,051	$1,912,073
2051	70	$1,912,073		$0	$95,604	$2,007,677
2052	71	$2,007,677		$0	$100,384	$2,108,061
2053	72	$2,108,061		$0	$105,403	$2,213,464
2054	73	$2,213,464		$2,213,464	$0	$0
Totals				$4,356,582	$2,856,582	

Retirement Plan Analysis: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Age	Begin Value	Life Exp	Roth IRA Conversion
2020	68	$1,500,000	18.6	$1,500,000
Totals				$1,500,000

Retirement Plan Analysis: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Age	Begin Value	Life Exp	Roth IRA Conversion
2020	68	$1,500,000	18.6	$1,500,000
Totals				$1,500,000

Roth IRA Analysis: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Benef. Age	Begin Value	Life Exp	Conversion	Distributions	Growth	Ending Value
2020	65	$0		$1,500,000	$0	$75,000	$1,575,000
2021	66	$1,575,000	20.2	$0	$0	$78,750	$1,653,750
2022	67	$1,653,750	19.4	$0	$0	$82,688	$1,736,438
2023	68	$1,736,438	18.6	$0	$0	$86,822	$1,823,260
2024	69	$1,823,260	17.8	$0	$0	$91,163	$1,914,423
2025	70	$1,914,423	17.0	$0	$0	$95,721	$2,010,144
2026	71	$2,010,144	16.3	$0	$0	$100,507	$2,110,651
2027	72	$2,110,651	15.5	$0	$0	$105,533	$2,216,184
2028	73	$2,216,184	14.8	$0	$0	$110,809	$2,326,993
2029	74	$2,326,993	14.1	$0	$0	$116,350	$2,443,343
2030	75	$2,443,343	13.4	$0	$0	$122,167	$2,565,510
2031	76	$2,565,510	12.7	$0	$0	$128,276	$2,693,786
2032	77	$2,693,786	12.1	$0	$0	$134,689	$2,828,475
2033	78	$2,828,475	11.4	$0	$0	$141,424	$2,969,899
2034	79	$2,969,899	10.8	$0	$0	$148,495	$3,118,394
2035	80	$3,118,394	10.2	$0	$0	$155,920	$3,274,314
2036	81	$3,274,314	9.7	$0	$0	$163,716	$3,438,030
2037	82	$3,438,030	9.1	$0	$0	$171,902	$3,609,932
2038	*83*	*$3,609,932*	*8.6*	*$0*	*$0*	*$180,497*	*$3,790,429*
2039	58	$3,790,429	27.0	$0	$0	$189,521	$3,979,950
2040	59	$3,979,950	26.1	$0	$0	$198,998	$4,178,948
2041	60	$4,178,948	25.2	$0	$0	$208,947	$4,387,895
2042	61	$4,387,895	24.4	$0	$0	$219,395	$4,607,290
2043	62	$4,607,290	23.5	$0	$0	$230,365	$4,837,655
2044	*63*	*$4,837,655*	*22.7*	*$0*	*$0*	*$241,883*	*$5,079,538*
2045	64	$5,079,538		$0	$0	$253,977	$5,333,515
2046	65	$5,333,515		$0	$0	$266,676	$5,600,191
2047	66	$5,600,191		$0	$0	$280,010	$5,880,201
2048	67	$5,880,201		$0	$0	$294,010	$6,174,211
2049	68	$6,174,211		$0	$0	$308,711	$6,482,922
2050	69	$6,482,922		$0	$0	$324,146	$6,807,068
2051	70	$6,807,068		$0	$0	$340,353	$7,147,421
2052	71	$7,147,421		$0	$0	$357,371	$7,504,792
2053	72	$7,504,792		$0	$0	$375,240	$7,880,032
2054	73	$7,880,032		$0	$7,880,032	$0	$0
Totals				$1,500,000	$7,880,032	$6,380,028	

Prepared for Fred

Year	Benef. Age	Begin Value	Life Exp	Conversion	Distributions	Conversion Tax Paid from Roth IRA	Growth	Ending Value
2020	65	$0		$1,500,000	$500,694	$500,694	$75,000	$1,074,306
2021	66	$1,074,306	20.2	$0	$0	$0	$53,715	$1,128,021
2022	67	$1,128,021	19.4	$0	$0	$0	$56,401	$1,184,422
2023	68	$1,184,422	18.6	$0	$0	$0	$59,221	$1,243,643
2024	69	$1,243,643	17.8	$0	$0	$0	$62,182	$1,305,825
2025	70	$1,305,825	17.0	$0	$0	$0	$65,291	$1,371,116
2026	71	$1,371,116	16.3	$0	$0	$0	$68,556	$1,439,672
2027	72	$1,439,672	15.5	$0	$0	$0	$71,984	$1,511,656
2028	73	$1,511,656	14.8	$0	$0	$0	$75,583	$1,587,239
2029	74	$1,587,239	14.1	$0	$0	$0	$79,362	$1,666,601
2030	75	$1,666,601	13.4	$0	$0	$0	$83,330	$1,749,931
2031	76	$1,749,931	12.7	$0	$0	$0	$87,497	$1,837,428
2032	77	$1,837,428	12.1	$0	$0	$0	$91,871	$1,929,299
2033	78	$1,929,299	11.4	$0	$0	$0	$96,465	$2,025,764
2034	79	$2,025,764	10.8	$0	$0	$0	$101,288	$2,127,052
2035	80	$2,127,052	10.2	$0	$0	$0	$106,353	$2,233,405
2036	81	$2,233,405	9.7	$0	$0	$0	$111,670	$2,345,075
2037	82	$2,345,075	9.1	$0	$0	$0	$117,254	$2,462,329
2038	*83*	*$2,462,329*	*8.6*	*$0*	*$0*	*$0*	*$123,116*	*$2,585,445*
2039	58	$2,585,445	27.0	$0	$0	$0	$129,272	$2,714,717
2040	59	$2,714,717	26.1	$0	$0	$0	$135,736	$2,850,453
2041	60	$2,850,453	25.2	$0	$0	$0	$142,523	$2,992,976
2042	61	$2,992,976	24.4	$0	$0	$0	$149,649	$3,142,625
2043	62	$3,142,625	23.5	$0	$0	$0	$157,131	$3,299,756
2044	*63*	*$3,299,756*	*22.7*	*$0*	*$0*	*$0*	*$164,988*	*$3,464,744*
2045	64	$3,464,744		$0	$0	$0	$173,237	$3,637,981
2046	65	$3,637,981		$0	$0	$0	$181,899	$3,819,880
2047	66	$3,819,880		$0	$0	$0	$190,994	$4,010,874
2048	67	$4,010,874		$0	$0	$0	$200,544	$4,211,418
2049	68	$4,211,418		$0	$0	$0	$210,571	$4,421,989
2050	69	$4,421,989		$0	$0	$0	$221,099	$4,643,088

Prepared for Fred

Year	Benef. Age	Begin Value	Life Exp	Conversion	Distributions	Conversion Tax Paid from Roth IRA	Growth	Ending Value
2051	70	$4,643,088		$0	$0	$0	$232,154	$4,875,242
2052	71	$4,875,242		$0	$0	$0	$243,762	$5,119,004
2053	72	$5,119,004		$0	$0	$0	$255,950	$5,374,954
2054	73	$5,374,954		$0	$5,374,954	$0	$0	$0
Totals				$1,500,000	$5,875,648	$500,694	$4,375,649	

Roth IRA Taxes and Penalties: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Roth IRA Distributions	Roth IRA Conversion	Conversion Tax Paid from Other Assets
2020	$0	$1,500,000	$500,694
2021	$0	$0	$0
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	*$0*	*$0*	*$0*
2045	$0	$0	$0
2046	$0	$0	$0
2047	$0	$0	$0
2048	$0	$0	$0
2049	$0	$0	$0
2050	$0	$0	$0
2051	$0	$0	$0
2052	$0	$0	$0
2053	$0	$0	$0
2054	$7,880,032	$0	$0
Totals	$7,880,032	$1,500,000	$500,694

Roth IRA Taxes and Penalties: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

Prepared for Fred

Year	Roth IRA Distributions	Roth IRA Conversion	Conversion Tax Paid from Roth IRA	Total Taxes on Roth IRA
2020	$500,694	$1,500,000	$500,694	$500,694
2021	$0	$0	$0	$0
2022	$0	$0	$0	$0
2023	$0	$0	$0	$0
2024	$0	$0	$0	$0
2025	$0	$0	$0	$0
2026	$0	$0	$0	$0
2027	$0	$0	$0	$0
2028	$0	$0	$0	$0
2029	$0	$0	$0	$0
2030	$0	$0	$0	$0
2031	$0	$0	$0	$0
2032	$0	$0	$0	$0
2033	$0	$0	$0	$0
2034	$0	$0	$0	$0
2035	$0	$0	$0	$0
2036	$0	$0	$0	$0
2037	$0	$0	$0	$0
2038	*$0*	*$0*	*$0*	*$0*
2039	$0	$0	$0	$0
2040	$0	$0	$0	$0
2041	$0	$0	$0	$0
2042	$0	$0	$0	$0
2043	$0	$0	$0	$0
2044	*$0*	*$0*	*$0*	*$0*
2045	$0	$0	$0	$0
2046	$0	$0	$0	$0
2047	$0	$0	$0	$0
2048	$0	$0	$0	$0
2049	$0	$0	$0	$0
2050	$0	$0	$0	$0
2051	$0	$0	$0	$0
2052	$0	$0	$0	$0
2053	$0	$0	$0	$0
2054	$5,374,954	$0	$0	$0
Totals	$5,875,648	$1,500,000	$500,694	$500,694

Year	Retirement Plan Ending Value	Accounts Ending Value	Exemption Used
2020	$1,575,000	$2,075,694	$11,580,000
2021	$1,653,750	$2,175,723	$11,930,000
2022	$1,736,438	$2,280,594	$12,290,000
2023	$1,823,260	$2,390,544	$12,650,000
2024	$1,839,641	$2,494,532	$13,030,000
2025	$1,853,420	$2,602,455	$13,420,000
2026	$1,864,322	$2,714,229	$6,910,000
2027	$1,872,057	$2,830,169	$7,120,000
2028	$1,876,311	$2,950,399	$7,330,000
2029	$1,877,196	$3,075,136	$7,550,000
2030	$1,873,959	$3,204,434	$7,780,000
2031	$1,866,752	$3,338,536	$8,010,000
2032	$1,855,272	$3,477,610	$8,260,000
2033	$1,839,207	$3,621,788	$8,500,000
2034	$1,818,234	$3,771,262	$8,760,000
2035	$1,792,020	$3,926,215	$9,020,000
2036	$1,760,226	$4,086,811	$9,290,000
2037	$1,723,357	$4,253,433	$9,570,000
2038	*$1,681,190*	*$4,426,329*	*$0*
2039	$1,651,362	$4,600,964	$0
2040	$1,616,772	$4,782,050	$0
2041	$1,577,212	$4,969,837	$0
2042	$1,532,486	$5,164,582	$0
2043	$1,482,409	$5,366,567	$0
2044	*$1,426,819*	*$5,576,086*	*$0*
2045	$1,498,160	$5,823,771	$0
2046	$1,573,068	$6,082,517	$0
2047	$1,651,721	$6,352,822	$0
2048	$1,734,307	$6,635,205	$0
2049	$1,821,022	$6,930,209	$0
2050	$1,912,073	$7,238,400	$0
2051	$2,007,677	$7,560,372	$0
2052	$2,108,061	$7,896,745	$0
2053	$2,213,464	$8,248,168	$0
2054	$0	$7,865,220	$0
2055	$0	$8,199,492	$0
2056	$0	$8,547,970	$0
2057	$0	$8,911,259	$0
2058	$0	$9,289,988	$0
2059	$0	$9,684,812	$0
2060	$0	$10,096,417	$0
2061	$0	$10,525,515	$0
2062	$0	$10,972,849	$0
2063	$0	$11,439,195	$0
2064	$0	$11,925,361	$0
2065	$0	$12,432,189	$0

Year	Retirement Plan Ending Value	Accounts Ending Value	Exemption Used
2066	$0	$12,960,557	$0
2067	$0	$13,511,381	$0

Taxable Estate Analysis: Roth IRA Conversion, Tax Paid from Other 7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Accounts Ending Value	Exemption Used	Income Tax on Roth IRA
2020	$1,575,000	$1,575,000	$11,580,000	$11,995
2021	$1,653,750	$1,653,750	$11,930,000	$29,468
2022	$1,736,438	$1,736,438	$12,290,000	$49,088
2023	$1,823,260	$1,823,260	$12,650,000	$70,105
2024	$1,914,423	$1,914,423	$13,030,000	$98,258
2025	$2,010,144	$2,010,144	$13,420,000	$0
2026	$2,110,651	$2,110,651	$6,910,000	$0
2027	$2,216,184	$2,216,184	$7,120,000	$0
2028	$2,326,993	$2,326,993	$7,330,000	$0
2029	$2,443,343	$2,443,343	$7,550,000	$0
2030	$2,565,510	$2,565,510	$7,780,000	$0
2031	$2,693,786	$2,693,786	$8,010,000	$0
2032	$2,828,475	$2,828,475	$8,260,000	$0
2033	$2,969,899	$2,969,899	$8,500,000	$0
2034	$3,118,394	$3,118,394	$8,760,000	$0
2035	$3,274,314	$3,274,314	$9,020,000	$0
2036	$3,438,030	$3,438,030	$9,290,000	$0
2037	$3,609,932	$3,609,932	$9,570,000	$0
2038	*$3,790,429*	*$3,790,429*	*$0*	*$0*
2039	$3,979,950	$3,979,950	$0	$0
2040	$4,178,948	$4,178,948	$0	$0
2041	$4,387,895	$4,387,895	$0	$0
2042	$4,607,290	$4,607,290	$0	$0
2043	$4,837,655	$4,837,655	$0	$0
2044	*$5,079,538*	*$5,079,538*	*$0*	*$0*
2045	$5,333,515	$5,333,515	$0	$0
2046	$5,600,191	$5,600,191	$0	$0
2047	$5,880,201	$5,880,201	$0	$0
2048	$6,174,211	$6,174,211	$0	$0
2049	$6,482,922	$6,482,922	$0	$0
2050	$6,807,068	$6,807,068	$0	$0
2051	$7,147,421	$7,147,421	$0	$0
2052	$7,504,792	$7,504,792	$0	$0
2053	$7,880,032	$7,880,032	$0	$0
2054	$0	$8,214,933	$0	$0
2055	$0	$8,564,068	$0	$0
2056	$0	$8,928,041	$0	$0
2057	$0	$9,307,483	$0	$0
2058	$0	$9,703,051	$0	$0
2059	$0	$10,115,431	$0	$0
2060	$0	$10,545,337	$0	$0
2061	$0	$10,993,514	$0	$0
2062	$0	$11,460,738	$0	$0
2063	$0	$11,947,819	$0	$0
2064	$0	$12,455,601	$0	$0
2065	$0	$12,984,964	$0	$0
2066	$0	$13,536,825	$0	$0

Taxable Estate Analysis: Roth IRA Conversion, Tax Paid from Other

7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Accounts Ending Value	Exemption Used	Income Tax on Roth IRA
2067	$0	$14,112,140	$0	$0

Taxable Estate Analysis: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Accounts Ending Value	Exemption Used	Income Tax on Roth IRA
2020	$1,074,306	$1,575,000	$11,580,000	$11,995
2021	$1,128,021	$1,649,995	$11,930,000	$23,682
2022	$1,184,422	$1,728,579	$12,290,000	$36,771
2023	$1,243,643	$1,810,927	$12,650,000	$50,766
2024	$1,305,825	$1,897,219	$13,030,000	$65,440
2025	$1,371,116	$1,987,644	$13,420,000	$0
2026	$1,439,672	$2,082,402	$6,910,000	$0
2027	$1,511,656	$2,181,702	$7,120,000	$0
2028	$1,587,239	$2,285,762	$7,330,000	$0
2029	$1,666,601	$2,394,811	$7,550,000	$0
2030	$1,749,931	$2,509,090	$7,780,000	$0
2031	$1,837,428	$2,628,851	$8,010,000	$0
2032	$1,929,299	$2,754,358	$8,260,000	$0
2033	$2,025,764	$2,885,887	$8,500,000	$0
2034	$2,127,052	$3,023,730	$8,760,000	$0
2035	$2,233,405	$3,168,191	$9,020,000	$0
2036	$2,345,075	$3,319,591	$9,290,000	$0
2037	$2,462,329	$3,478,261	$9,570,000	$0
2038	*$2,585,445*	*$3,644,555*	*$0*	*$0*
2039	$2,714,717	$3,818,838	$0	$0
2040	$2,850,453	$4,001,499	$0	$0
2041	$2,992,976	$4,192,941	$0	$0
2042	$3,142,625	$4,393,588	$0	$0
2043	$3,299,756	$4,603,886	$0	$0
2044	*$3,464,744*	*$4,824,299*	*$0*	*$0*
2045	$3,637,981	$5,055,318	$0	$0
2046	$3,819,880	$5,297,454	$0	$0
2047	$4,010,874	$5,551,245	$0	$0
2048	$4,211,418	$5,817,254	$0	$0
2049	$4,421,989	$6,096,074	$0	$0
2050	$4,643,088	$6,388,322	$0	$0
2051	$4,875,242	$6,694,649	$0	$0
2052	$5,119,004	$7,015,735	$0	$0
2053	$5,374,954	$7,352,296	$0	$0
2054	$0	$7,664,769	$0	$0
2055	$0	$7,990,522	$0	$0
2056	$0	$8,330,119	$0	$0
2057	$0	$8,684,149	$0	$0
2058	$0	$9,053,225	$0	$0
2059	$0	$9,437,987	$0	$0
2060	$0	$9,839,101	$0	$0
2061	$0	$10,257,263	$0	$0
2062	$0	$10,693,197	$0	$0
2063	$0	$11,147,658	$0	$0
2064	$0	$11,621,433	$0	$0
2065	$0	$12,115,344	$0	$0
2066	$0	$12,630,246	$0	$0

Taxable Estate Analysis: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred

Year	Roth IRA Ending Value	Accounts Ending Value	Exemption Used	Income Tax on Roth IRA
2067	$0	$13,167,031	$0	$0

Year	Income Tax on Retirement Plan	Total Taxes At Death
2020	$529,094	$529,094
2021	$556,640	$556,640
2022	$585,569	$585,569
2023	$616,008	$616,008
2024	$620,288	$620,288
2025	$623,582	$623,582
2026	$639,811	$639,811
2027	$641,166	$641,166
2028	$641,192	$641,192
2029	$639,929	$639,929
2030	$637,110	$637,110
2031	$632,733	$632,733
2032	$626,745	$626,745
2033	$619,021	$619,021
2034	$609,418	$609,418
2035	$597,793	$597,793
2036	$584,081	$584,081
2037	$568,433	$568,433
2038	*$550,758*	*$550,758*
2039	$537,578	$537,578
2040	$522,587	$522,587
2041	$505,665	$505,665
2042	$486,784	$486,784
2043	$465,841	$465,841
2044	*$442,808*	*$442,808*
2045	$466,651	$466,651
2046	$490,934	$490,934
2047	$517,298	$517,298
2048	$545,047	$545,047
2049	$574,239	$574,239
2050	$604,931	$604,931
2051	$637,220	$637,220
2052	$671,210	$671,210
2053	$706,954	$706,954

Prepared for Fred

Year	Income Tax on Roth IRA	Total Taxes At Death
2020	$11,995	$11,995
2021	$29,468	$29,468
2022	$49,088	$49,088
2023	$70,105	$70,105
2024	$98,258	$98,258

Taxes at Death: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

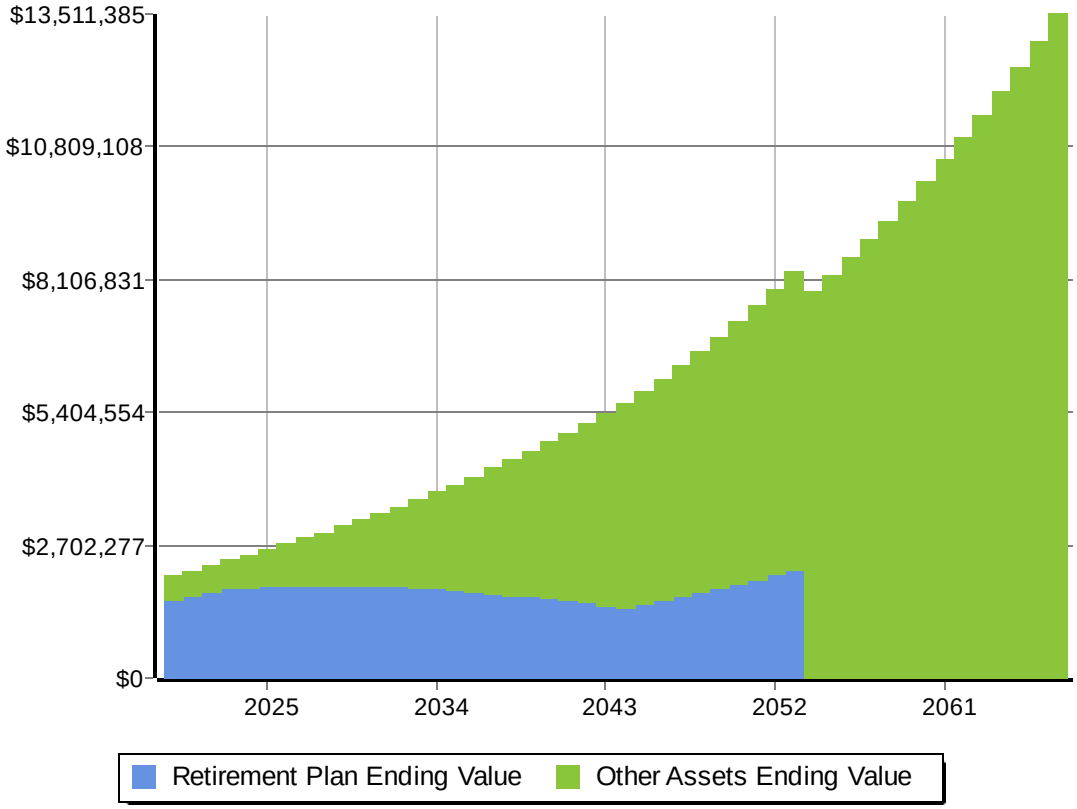
Prepared for Fred

Year	Income Tax on Roth IRA	Total Taxes At Death
2020	$11,995	$11,995
2021	$23,682	$23,682
2022	$36,771	$36,771
2023	$50,766	$50,766
2024	$65,440	$65,440

Asset Analysis: No Roth IRA

7/10/2020

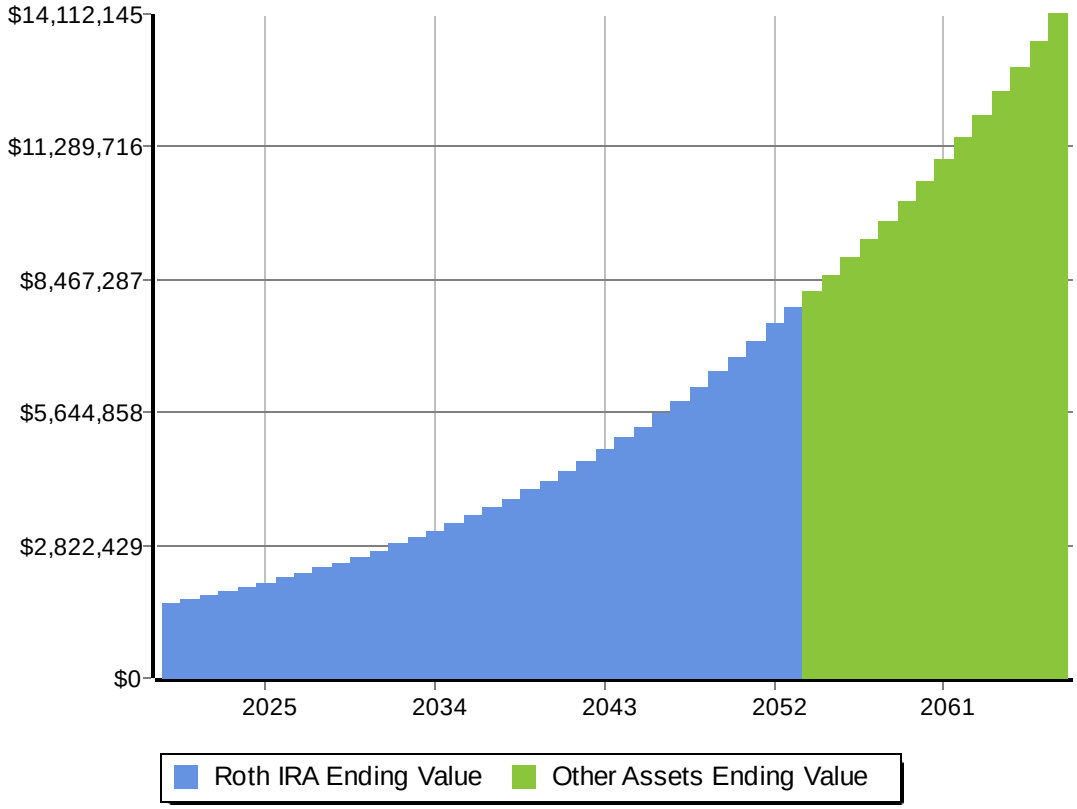
Prepared for Fred



Asset Analysis: Roth IRA Conversion, Tax Paid from Other

7/10/2020

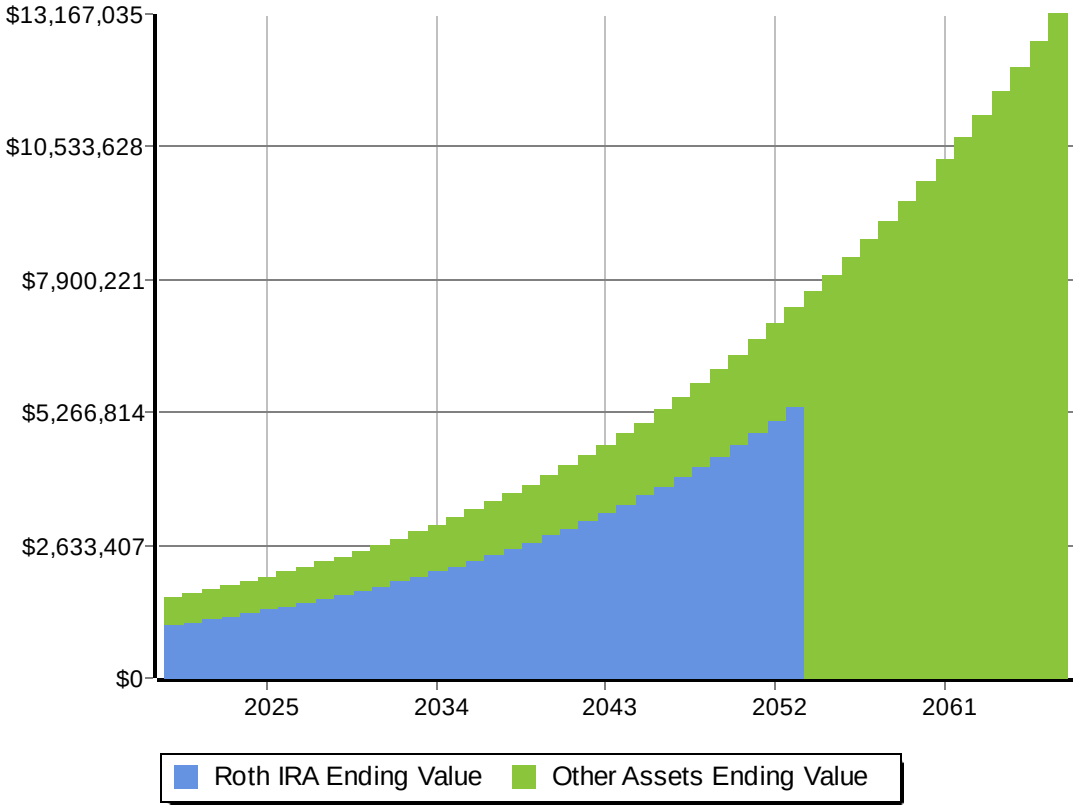
Prepared for Fred



Asset Analysis: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

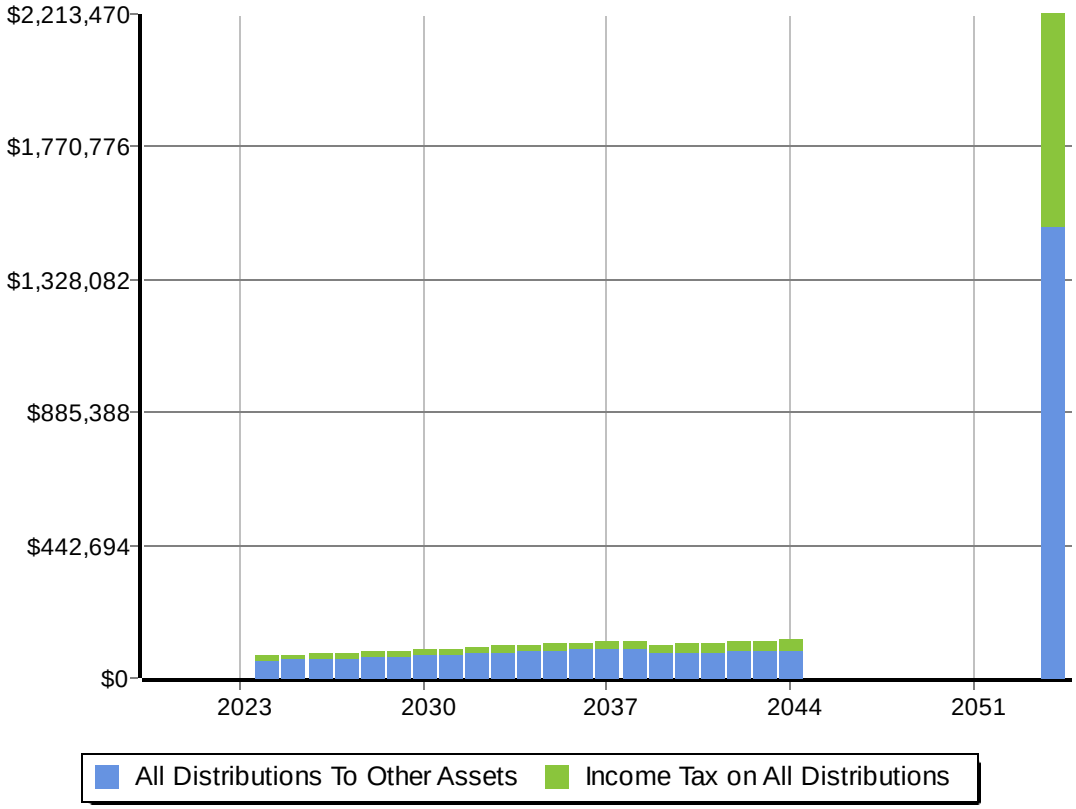
Prepared for Fred



Distributions Breakdown Graph: No Roth IRA

7/10/2020

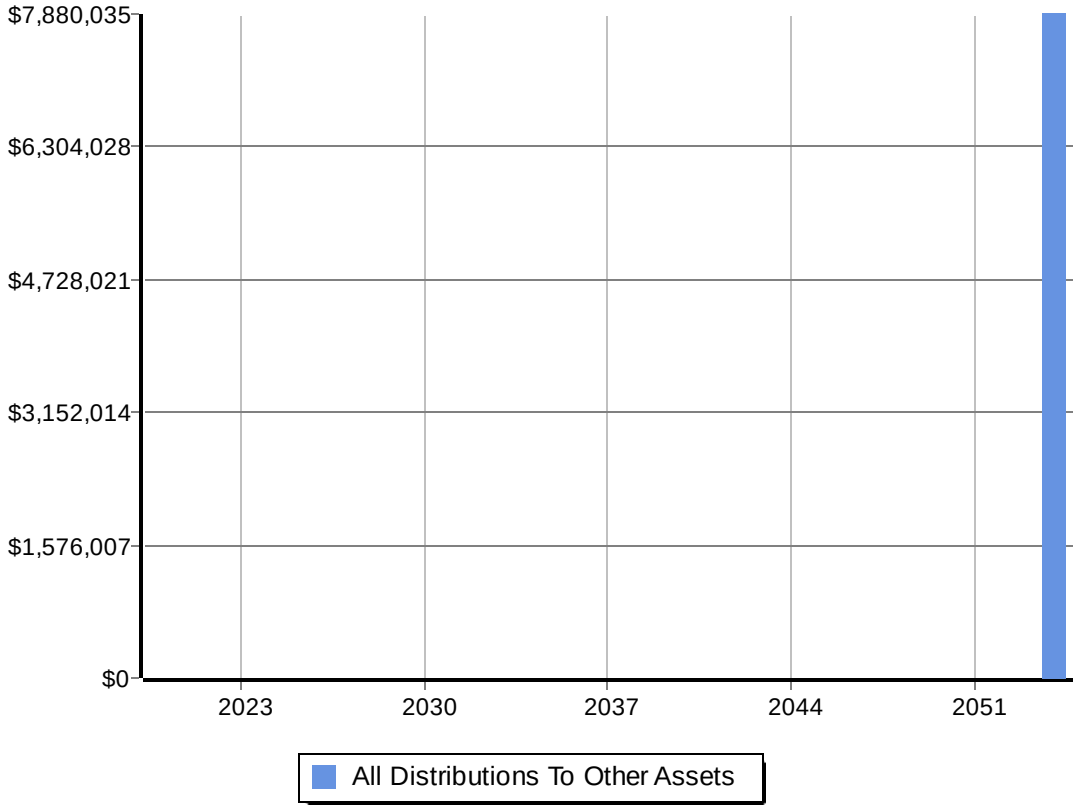
Prepared for Fred



Distributions Breakdown Graph: Roth IRA Conversion, Tax Paid from Other

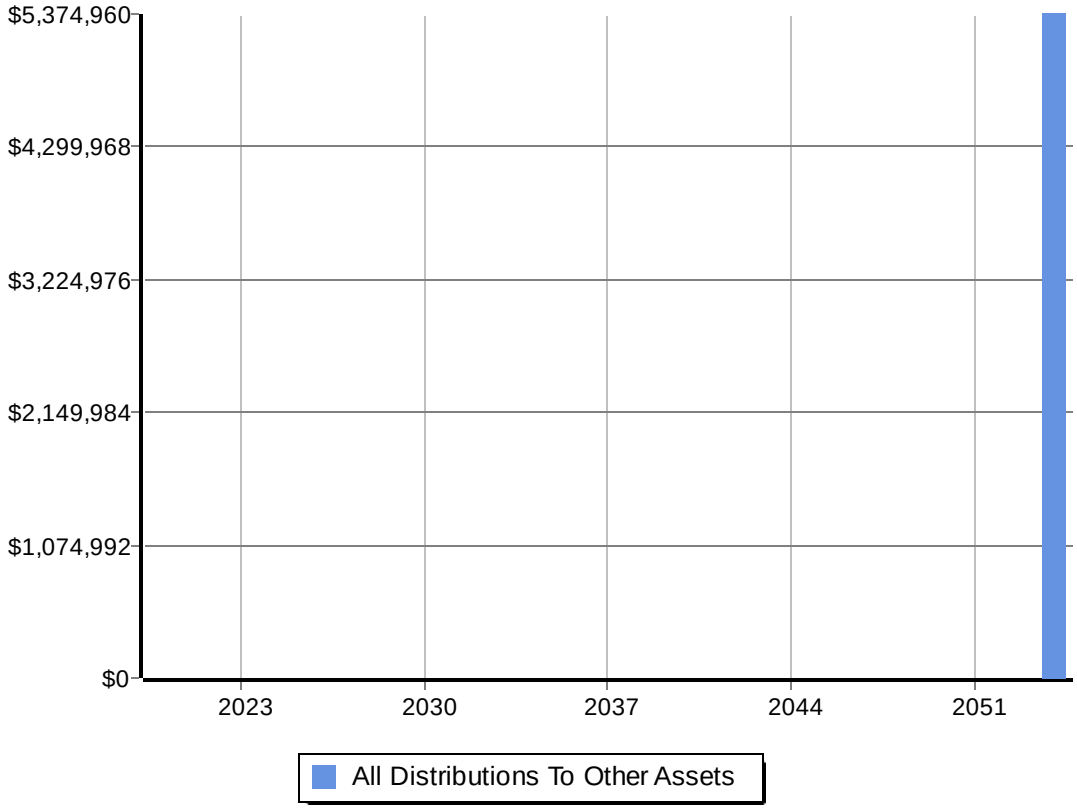
7/10/2020

Prepared for Fred



Distributions Breakdown Graph: Roth IRA Conversion, Tax Paid from Roth IRA 7/10/2020

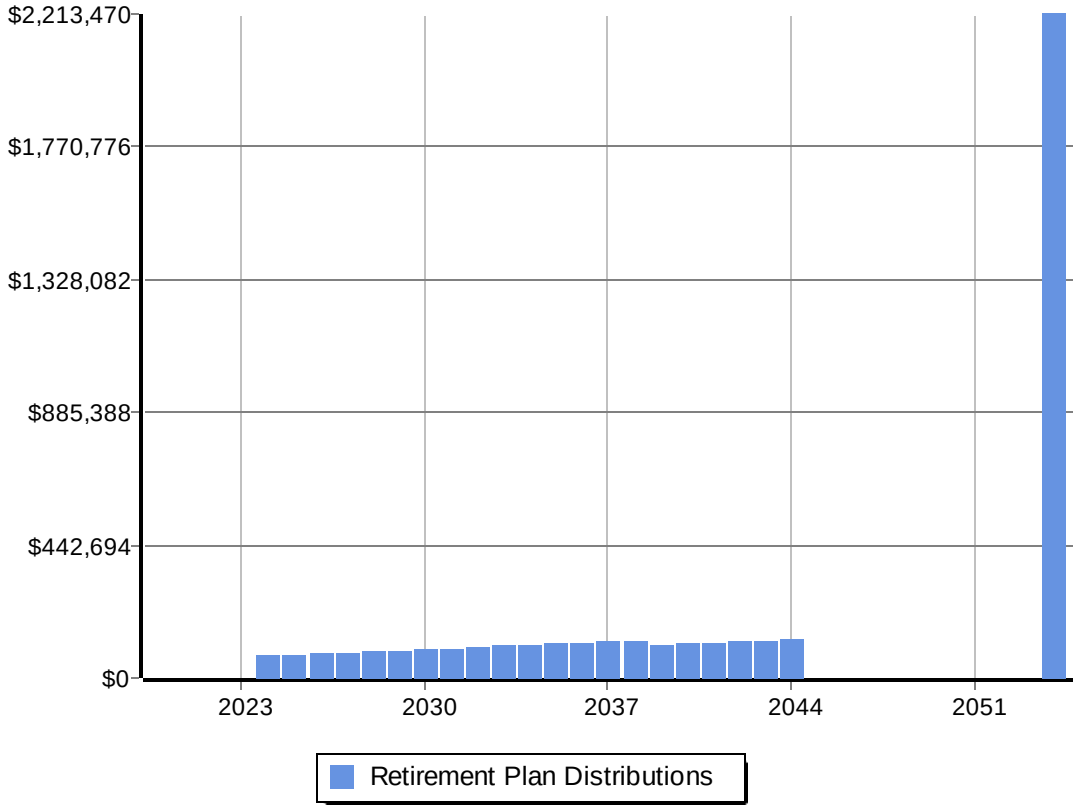
Prepared for Fred



Distributions Graph: No Roth IRA

7/10/2020

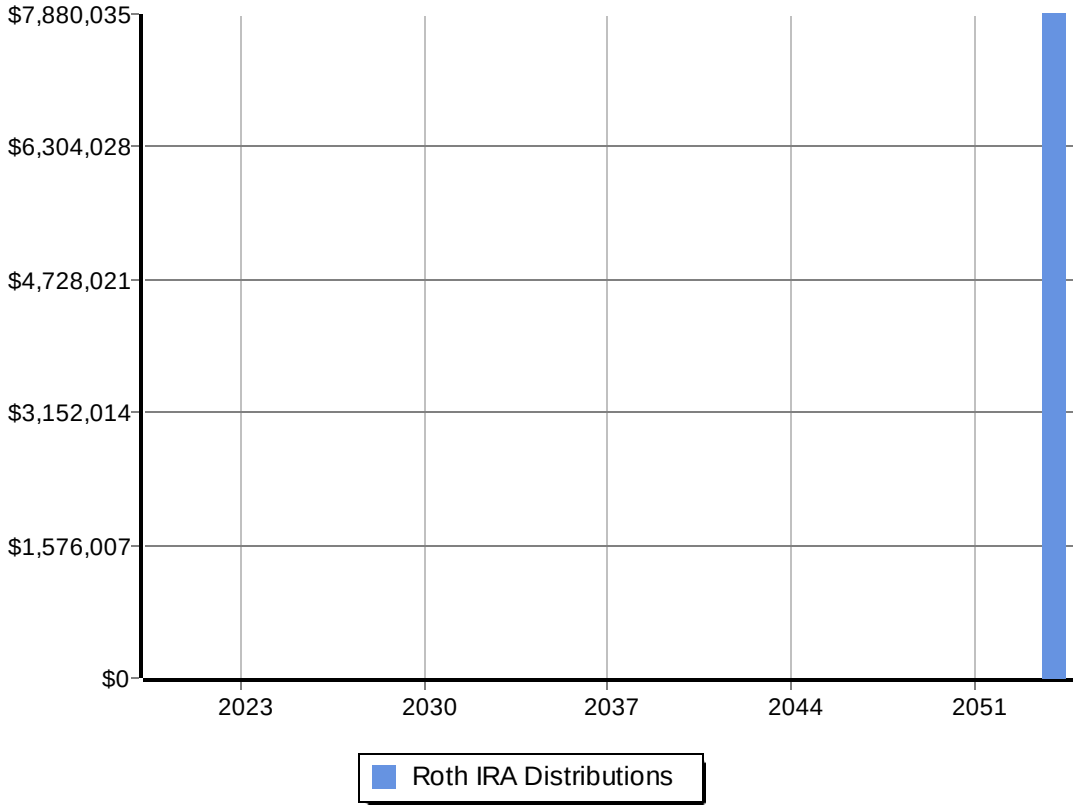
Prepared for Fred



Distributions Graph: Roth IRA Conversion, Tax Paid from Other

7/10/2020

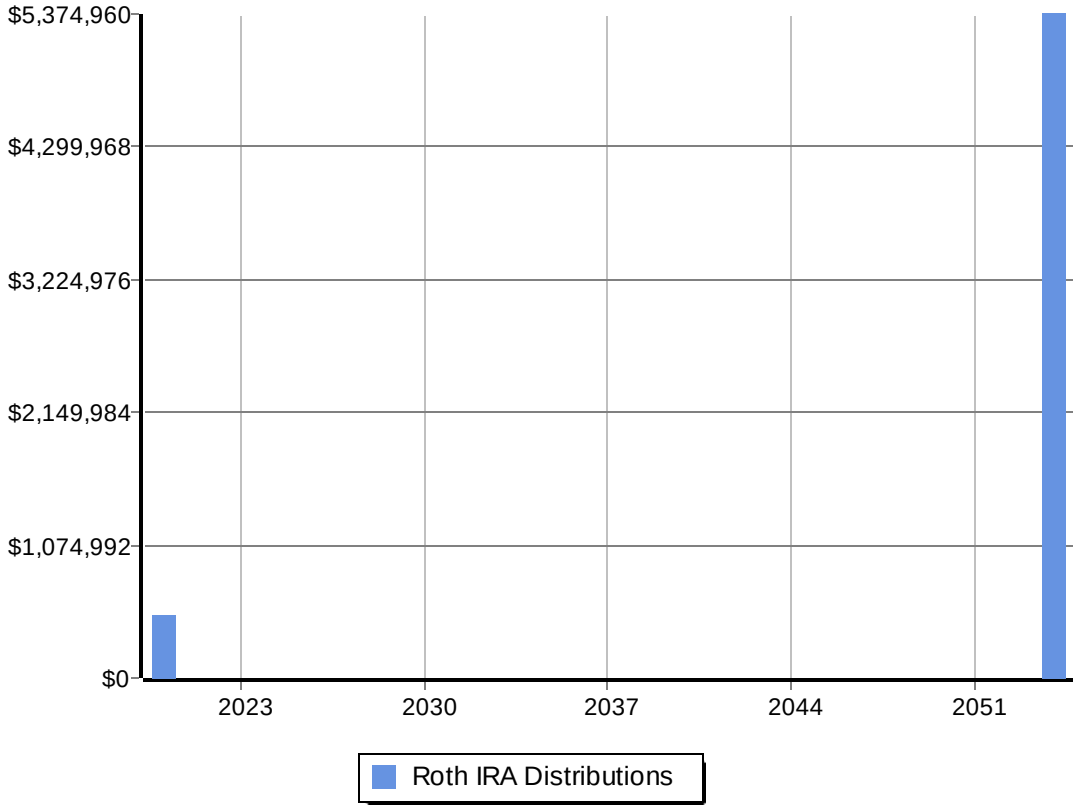
Prepared for Fred



Distributions Graph: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

Prepared for Fred



Estate Analysis Graph: No Roth IRA

7/10/2020

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Estate Analysis Graph: Roth IRA Conversion, Tax Paid from Other

7/10/2020

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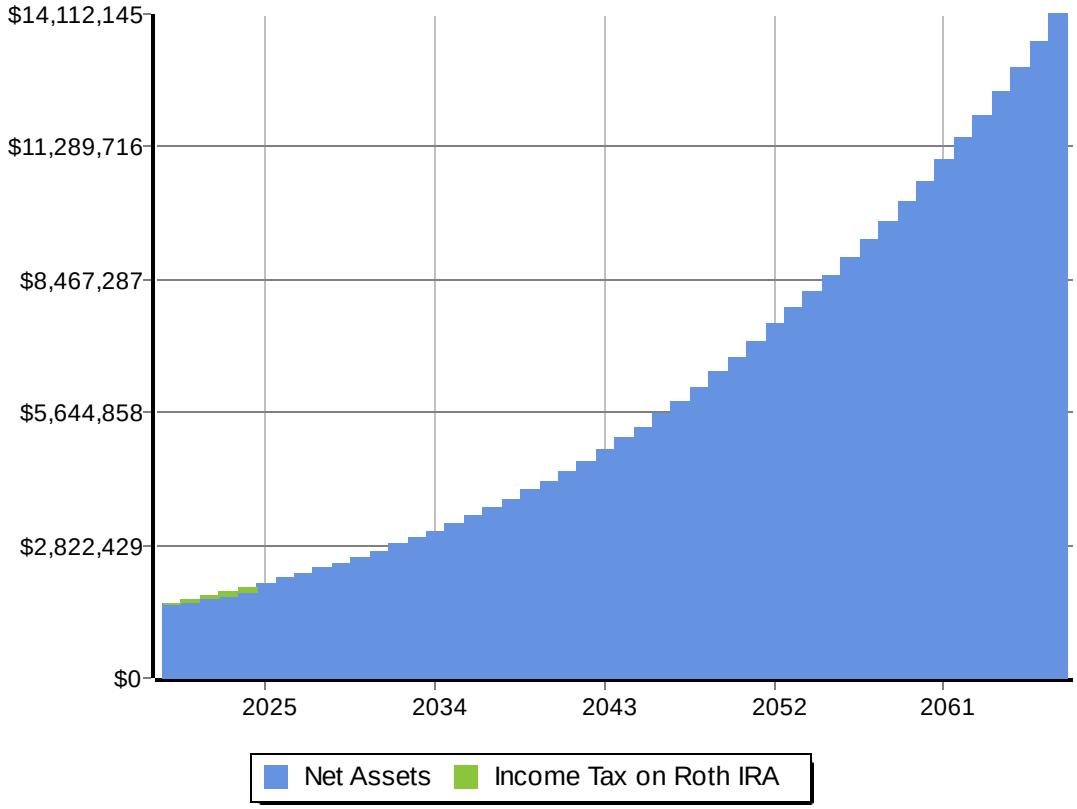

Estate Analysis Graph: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

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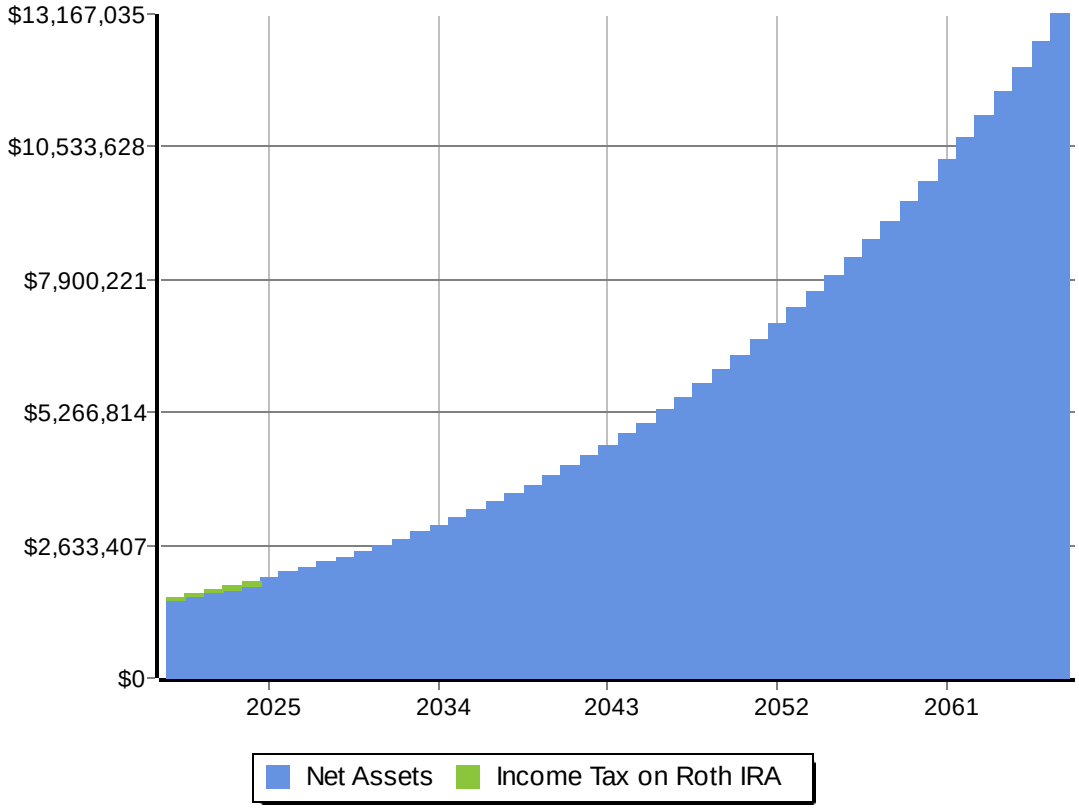

Optimum Percentage to Convert: No Roth IRA

7/10/2020

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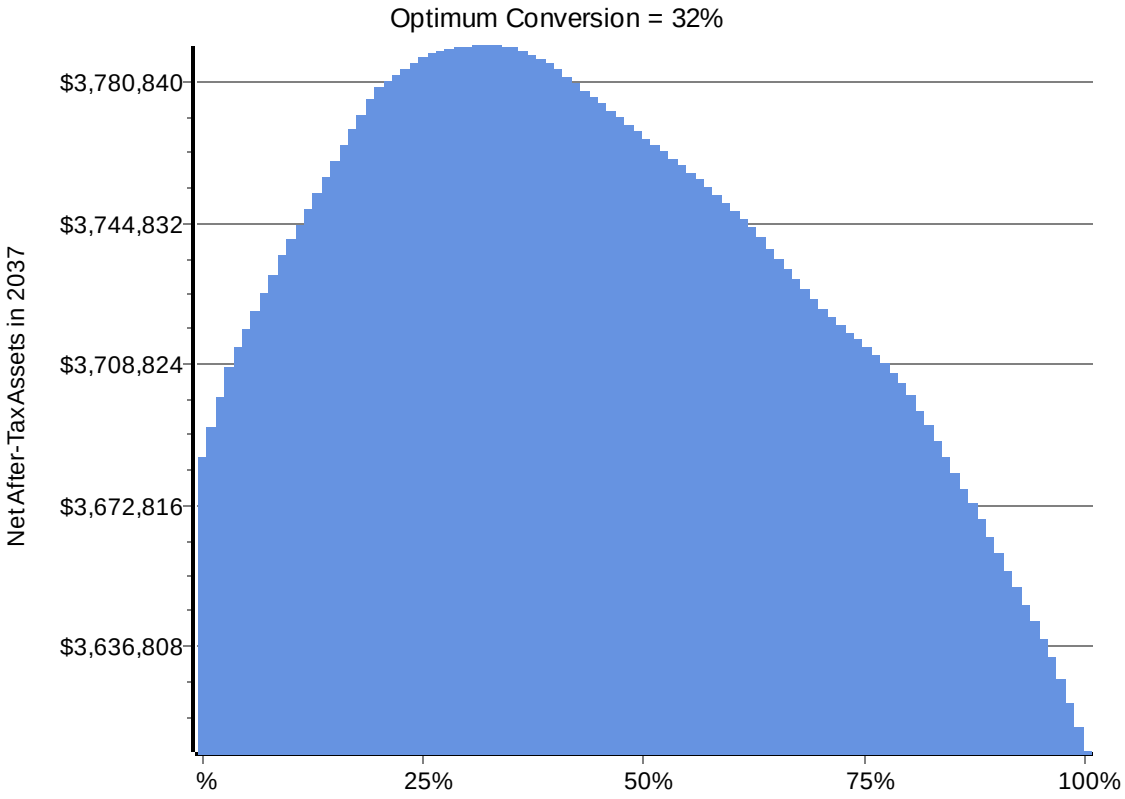

Optimum Percentage to Convert: Roth IRA Conversion, Tax Paid from Other

7/10/2020

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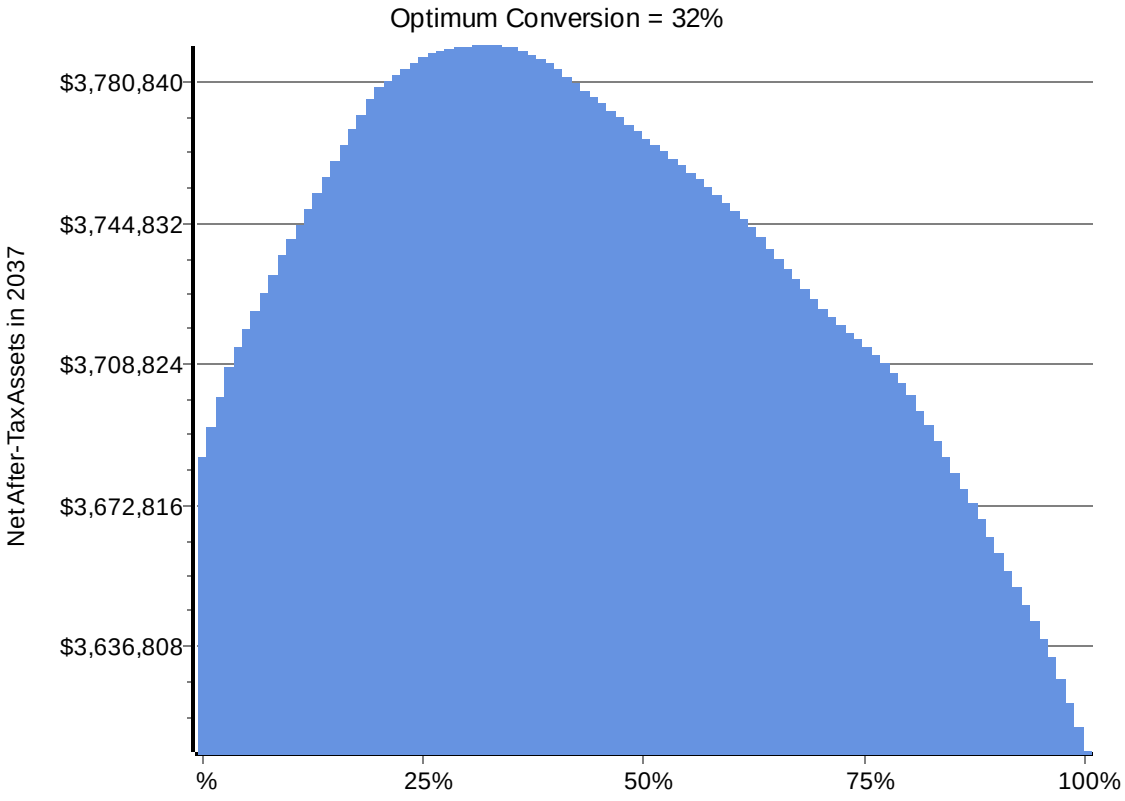
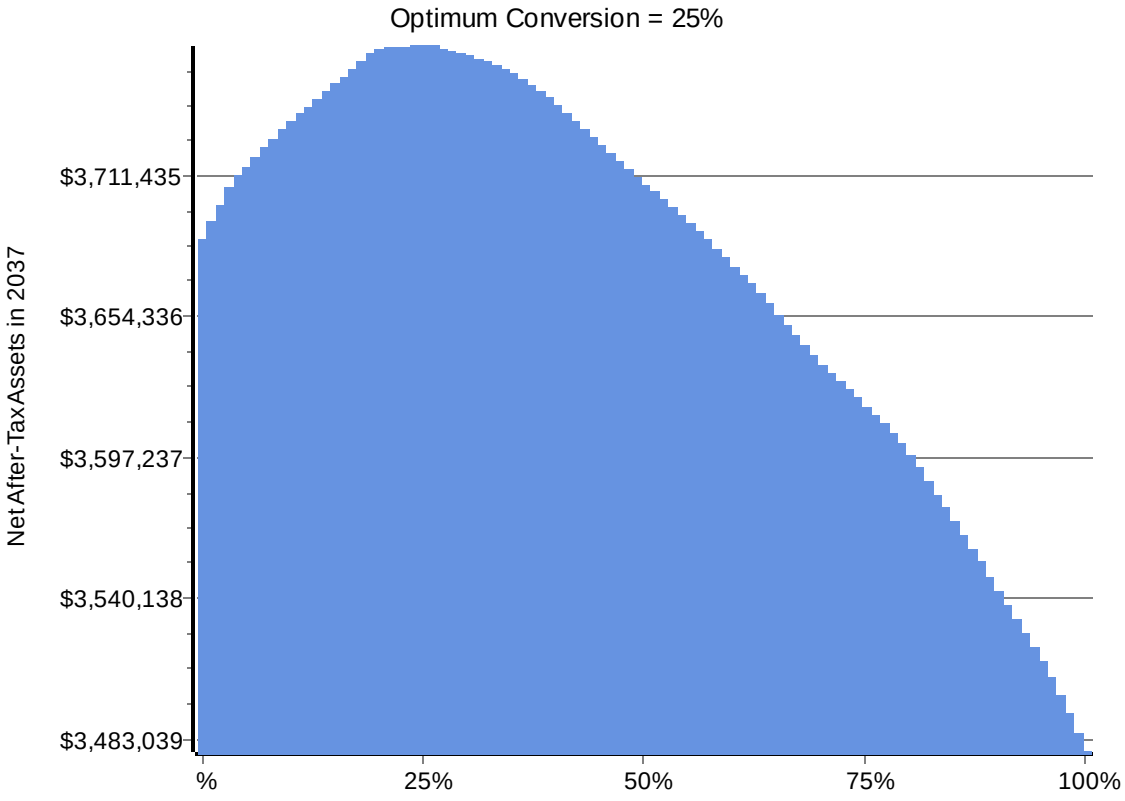


Optimum Percentage to Convert: Roth IRA Conversion, Tax Paid from Roth IRA

7/10/2020

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