

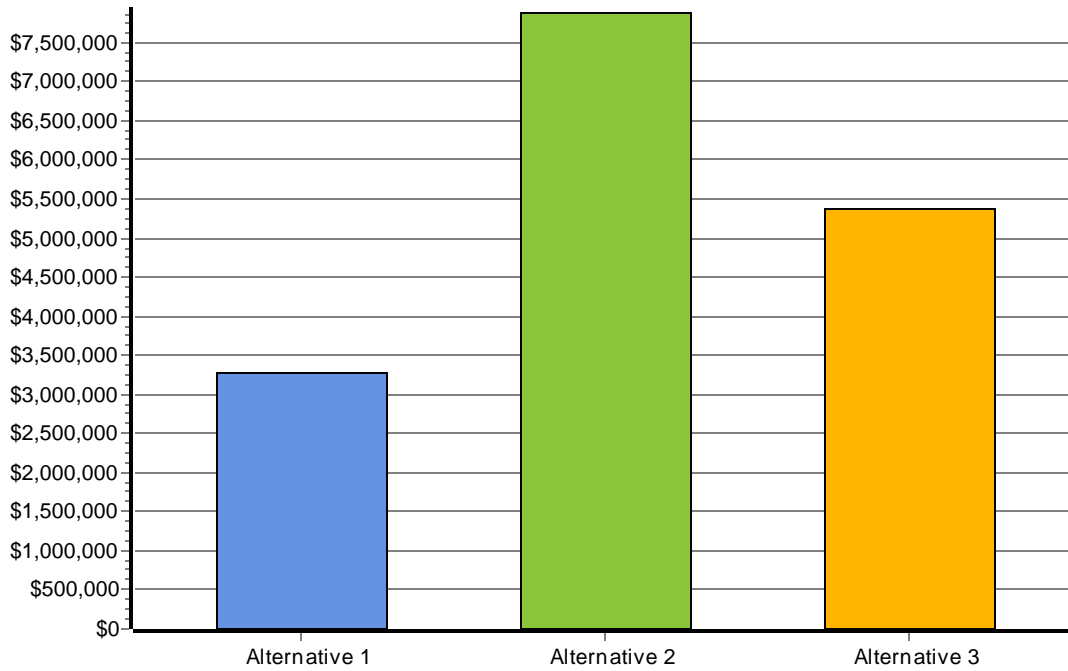
Net Distributions Comparison

7/10/2020

Prepared for Fred

Assumptions	
2020 Retirement Plan Balance:	\$1,500,000
Retirement Plan Annual Growth Rate:	5.00%
Inflation Rate:	3.00%
Birth Date of Fred:	1/1/1952
Birth Date of Ethel:	1/1/1955

Comparison of Value Received from Retirement Accounts



Total Value Received By	Alternative 1 No Roth IRA	Alternative 2 Roth IRA Conversion, Tax Paid from Other	Alternative 3 Roth IRA Conversion, Tax Paid from Roth IRA
Fred	\$1,224,703	\$0	\$0
Ethel	\$540,958	\$0	\$0
Jim	\$1,509,872	\$7,880,032	\$5,374,954
*Conversion Expenses	\$0	\$500,694	\$500,694
Total	\$3,275,533	\$7,880,032	\$5,374,954
Difference	---	140.57%	64.09%

*Conversion expenses are not included in the 'Total' displayed

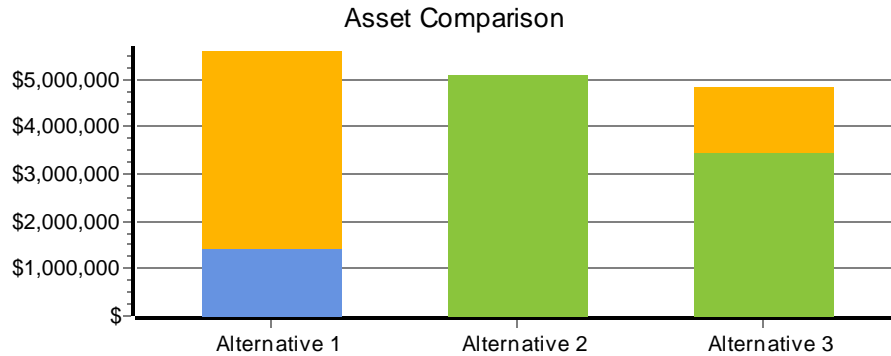
Asset Comparison

7/10/2020

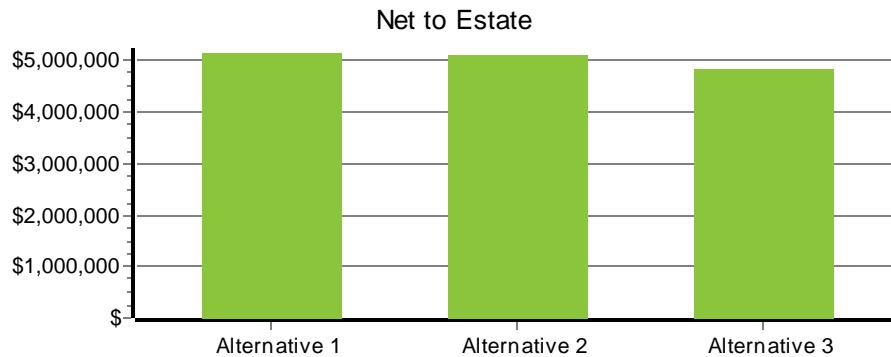
Prepared for Fred

Assumptions

2020 Retirement Plan Balance:	\$1,500,000
Retirement Plan Annual Growth Rate:	5.00%
Inflation Rate:	3.00%
Birth Date of Fred:	1/1/1952
Birth Date of Ethel:	1/1/1955



Year Second Spouse Dies	Alternative 1	Alternative 2	Alternative 3
	No Roth IRA	Roth IRA Conversion, Tax Paid from Other	Roth IRA Conversion, Tax Paid from Roth IRA
2044	2044	2044	2044
Retirement Plan	\$1,426,819	\$0	\$0
Roth IRA	\$0	\$5,079,538	\$3,464,744
Other Assets	\$4,149,267	\$0	\$1,359,556
* Income Taxes	(\$442,808)	\$0	\$0
Net to Estate	\$5,133,277	\$5,079,538	\$4,824,299
Difference		-1.05%	-6.02%



* Values shown represent accounts at second death and assume all assets are immediately available to heirs, with income and estate taxes calculated regarding immediate liquidity. For more details, see the Estate Analysis Report.

Distributions Breakdown: No Roth IRA

7/10/2020

Prepared for Fred

<u>Year</u>	<u>Distributions</u>	<u>Income Tax on Retirement Plan Distributions</u>	<u>All Distributions To Other Assets</u>
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

<u>Year</u>	<u>Distributions</u>	<u>Other Assets Distributions</u>	<u>Conversion Tax Paid from Accounts</u>	<u>All Distributions To Other Assets</u>
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

<u>Year</u>	<u>Distributions</u>	<u>Conversion Tax Paid from Accounts</u>	<u>All Distributions To Other Assets</u>
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
<i>2038</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
2039	\$0	\$0	\$0
2040	\$0	\$0	\$0
2041	\$0	\$0	\$0
2042	\$0	\$0	\$0
2043	\$0	\$0	\$0
<i>2044</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
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