



Roth IRA Conversion

An Illustration of Converting a Traditional IRA to a Roth IRA

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in Current Year

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.



Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Summary

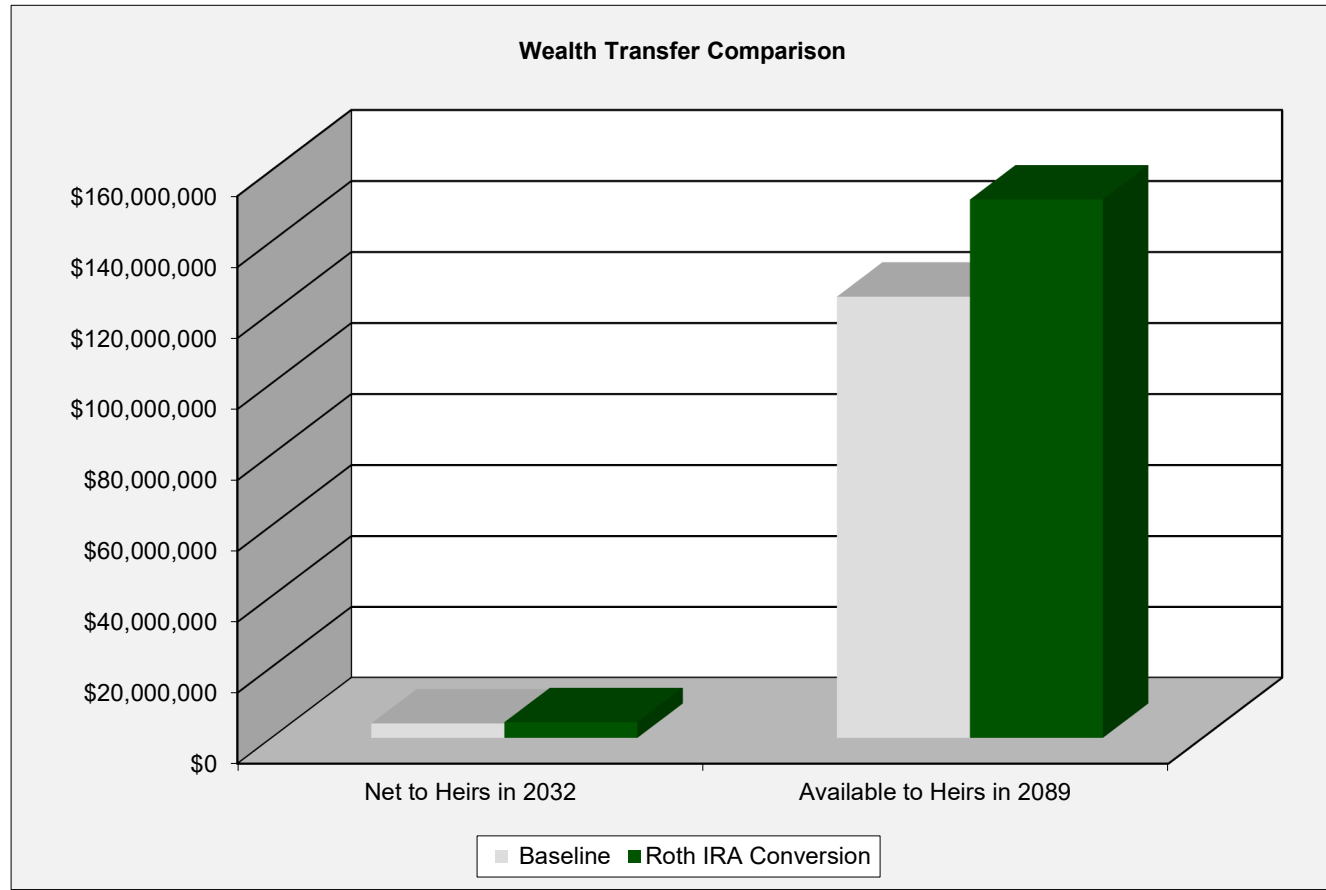
Jack & Jill Flash

At the End of the Senior Generation's Lifetime in 2032	Baseline	Roth IRA Conversion
Traditional IRA balance	4,317,850	0
Roth IRA balance	NA	4,317,850
Taxable investment balance	4,612,754	3,037,371
Combined balances	8,930,604	7,355,221
Estate taxes	-3,572,241	-2,942,088
IRD deduction	1,295,355	0
Income taxes assuming total IRA distributions	-1,287,583	0
Net to heirs	4,070,779	4,413,132
Roth IRA conversion advantage		342,353
Present value of planning advantage @ 3.0%		254,753
At the End of the Heir's Lifetime in 2089	Baseline	Roth IRA Conversion
Traditional IRA balance	0	0
Income taxes assuming total IRA distributions	0	0
After-tax traditional IRA assets	0	0
Roth IRA	NA	0
Income taxes assuming total IRA distributions	NA	0
After-tax Roth IRA assets	NA	0
Taxable investment balance	124,402,731	151,765,723
Net amount available to heirs before 2nd generation death taxes	124,402,731	151,765,723
Roth IRA conversion advantage		27,362,993
Present value of planning advantage @ 3.0%		3,776,556



Summary

Jack & Jill Flash



The chart above illustrates the advantages or disadvantages of converting a traditional IRA to a Roth IRA. This analysis assumes that conversion-related taxes are paid with non-IRA funds.



Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Attained age at year end	58.9	55.9
Calculated life expectancy	87.8	86.6
Life expectancy override	65.0	65.0
Year of death	2029	2032
Next Generation Beneficiary		
Age		28.0
Attained age at year end		28.9
Year of death		2089
Planning Illustration		
Analysis date		01-Jan-2023
Tax Calculations		
Tax laws to apply - income taxes		TCJA provisions sunset
Tax laws to apply - estate, gift & GST		TCJA provisions sunset
Effective Year for Tax Law Changes		
Income taxes		2026
Estate, gift & GST		2026
Required Minimum Distribution Planning		
Account owner illustrated		Jack
Beneficiary		Jill
Beneficiary qualifies as designated beneficiary		Yes
First required distribution = April 1 in post-74 year		Yes
Spousal Rollover		
Surviving spouse elects to treat account as own		Yes
Surviving spouse's designated beneficiary		Heir
NextGen Postmortem Distributions		
	Traditional IRA	Roth IRA
Compute RMDs starting with first postmortem year	No	No
For a minor child RMDs cease upon reaching the age of majority	NA	No
Age of majority	NA	NA
Year of final IRA distribution	2042	2042
Taxable Investments		
Fair market value		2,525,395
Tax basis		2,051,400



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Assumptions

Jack & Jill Flash

Traditional IRAs	Jack
Current account balance	2,000,000
Current account basis	0

Roth IRA	Jack
First year of conversion	2023
Last year of conversion	2023
Conversion timing	End of year
First Roth IRA contribution year	2023
Total percentage of IRA to convert	100.0%
Conversion amount is fixed at first conversion year	Yes
Taxes are paid with non-IRA funds	Yes
Basis of property used to pay taxes	81.2%

Tax Rates	Baseline	Conversion
Effective conversion tax rate	NA	See schedule
Federal ordinary income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	See schedule	See schedule
Estate tax rate	See schedule	See schedule
IRD deduction tax rate	See schedule	See schedule

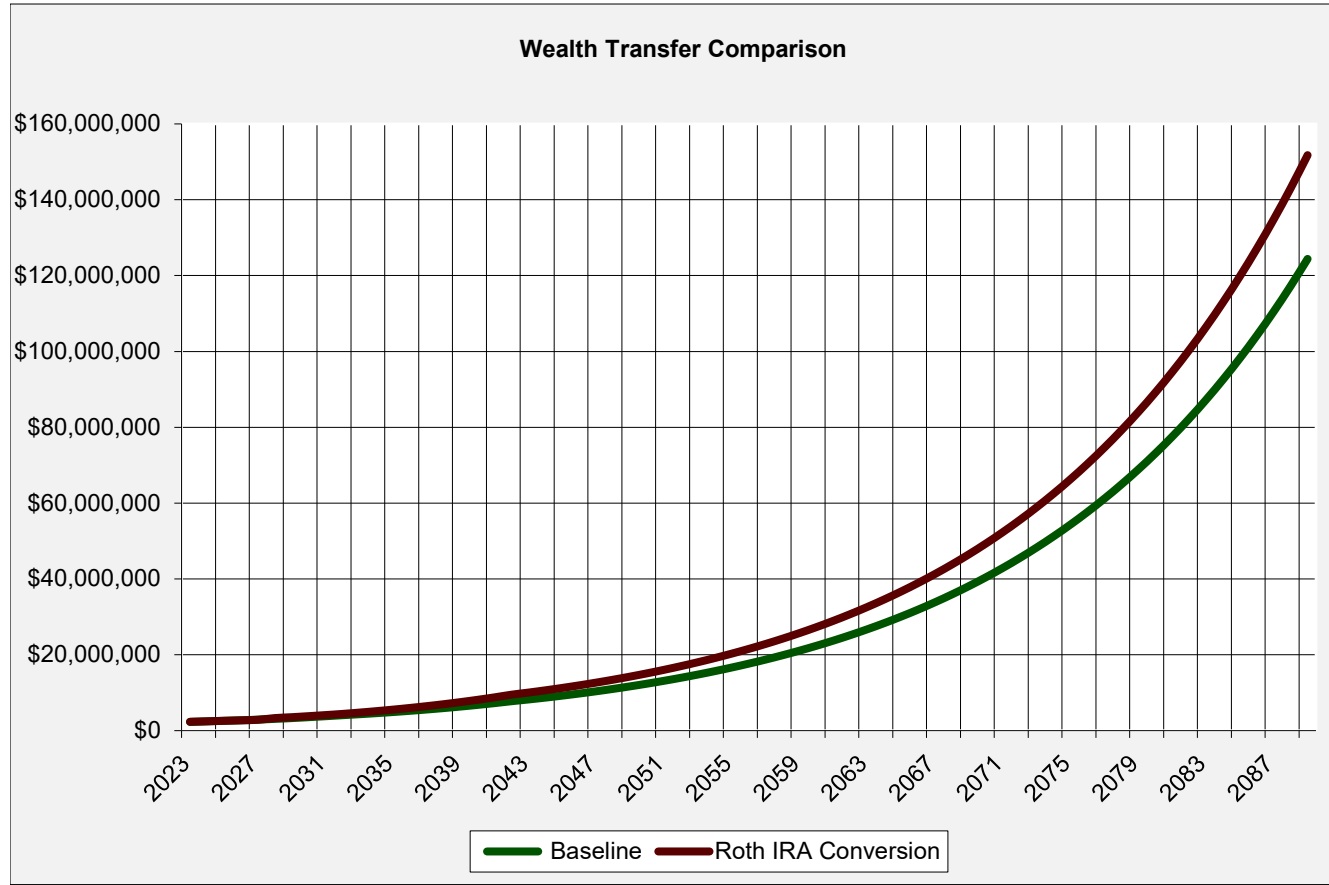
IRA Investment Rates	Baseline	Heirs
Current income rate	2.0%	2.0%
Growth rate	6.0%	6.0%

Taxable Investment Rates	Baseline	Heirs
Current income rate	2.0%	2.0%
Qualified dividend percentage	100.0%	100.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
% of taxable income and gains subject to Medicare surtax - baseline	100.0%	100.0%
% of taxable income and gains subject to Medicare surtax - Roth conversion	100.0%	100.0%
Present value discount rate	3.0%	NA
Inflation rate	3.0%	NA



Annual Net to Heirs Comparison

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The chart above illustrates the advantages or disadvantages of converting a traditional IRA to a Roth IRA. This analysis assumes that conversion-related taxes are paid with non-IRA funds.



Annual Net to Heirs Comparison

Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Baseline Scenario	Roth IRA Conversion Scenario	Roth IRA Conversion Adv/-Disadv	Present Value Adv/-Disadv 3.0%
2023	2,291,116	2,350,344	59,228	57,509
2024	2,440,258	2,467,683	27,425	25,852
2025	2,600,322	2,593,643	-6,680	-6,113
2026	2,726,424	2,719,480	-6,944	-6,170
2027	2,906,735	2,860,798	-45,937	-39,629
2028	3,099,634	3,314,468	214,834	179,927
2029	3,305,905	3,552,270	246,365	200,329
2030	3,549,071	3,822,422	273,351	215,803
2031	3,803,338	4,108,686	305,348	234,048
2032	4,070,779	4,413,132	342,353	254,753
2033	4,329,987	4,764,140	434,153	313,660
2034	4,609,360	5,143,176	533,816	374,438
2035	4,910,288	5,552,462	642,174	437,334
2036	5,234,302	5,994,401	760,099	502,535
2037	5,583,079	6,471,588	888,509	570,335
2038	5,958,448	6,986,831	1,028,383	640,906
2039	6,362,393	7,543,159	1,180,766	714,455
2040	6,797,063	8,143,849	1,346,786	791,127
2041	7,264,784	8,792,436	1,527,652	871,251
2042	7,768,066	9,492,740	1,724,674	954,987
2043	8,227,215	10,049,024	1,821,809	979,411
2044	8,717,726	10,644,495	1,926,769	1,005,607
2045	9,240,696	11,280,269	2,039,573	1,033,498
2046	9,797,483	11,957,833	2,160,350	1,062,835
2047	10,389,677	12,678,999	2,289,322	1,093,503
2048	11,019,078	13,445,864	2,426,786	1,125,333
2049	11,687,683	14,260,790	2,573,107	1,158,455
2050	12,397,672	15,126,382	2,728,710	1,192,752
2051	13,151,411	16,045,482	2,894,070	1,228,212
2052	13,951,447	17,021,164	3,069,717	1,264,734
2053	14,800,509	18,056,734	3,256,225	1,302,527
2054	15,701,515	19,155,733	3,454,219	1,341,510
2055	16,657,578	20,321,945	3,664,367	1,381,702
2056	17,672,013	21,559,401	3,887,388	1,423,016
2057	18,748,345	22,872,396	4,124,051	1,465,708
2058	19,890,323	24,265,495	4,375,172	1,509,698
2059	21,101,929	25,743,552	4,641,623	1,555,022
2060	22,387,391	27,311,722	4,924,331	1,601,586
2061	23,751,200	28,975,479	5,224,280	1,649,685
2062	25,198,119	30,740,636	5,542,516	1,699,234
2063	26,733,208	32,613,359	5,880,151	1,750,275
2064	28,361,833	34,600,196	6,238,363	1,802,705
2065	30,089,690	36,708,094	6,618,404	1,856,859
2066	31,922,821	38,944,424	7,021,603	1,912,641
2067	33,867,638	41,317,008	7,449,370	1,970,100
2068	35,930,943	43,834,144	7,903,200	2,029,122
2069	38,119,956	46,504,637	8,384,681	2,090,082



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Annual Net to Heirs Comparison

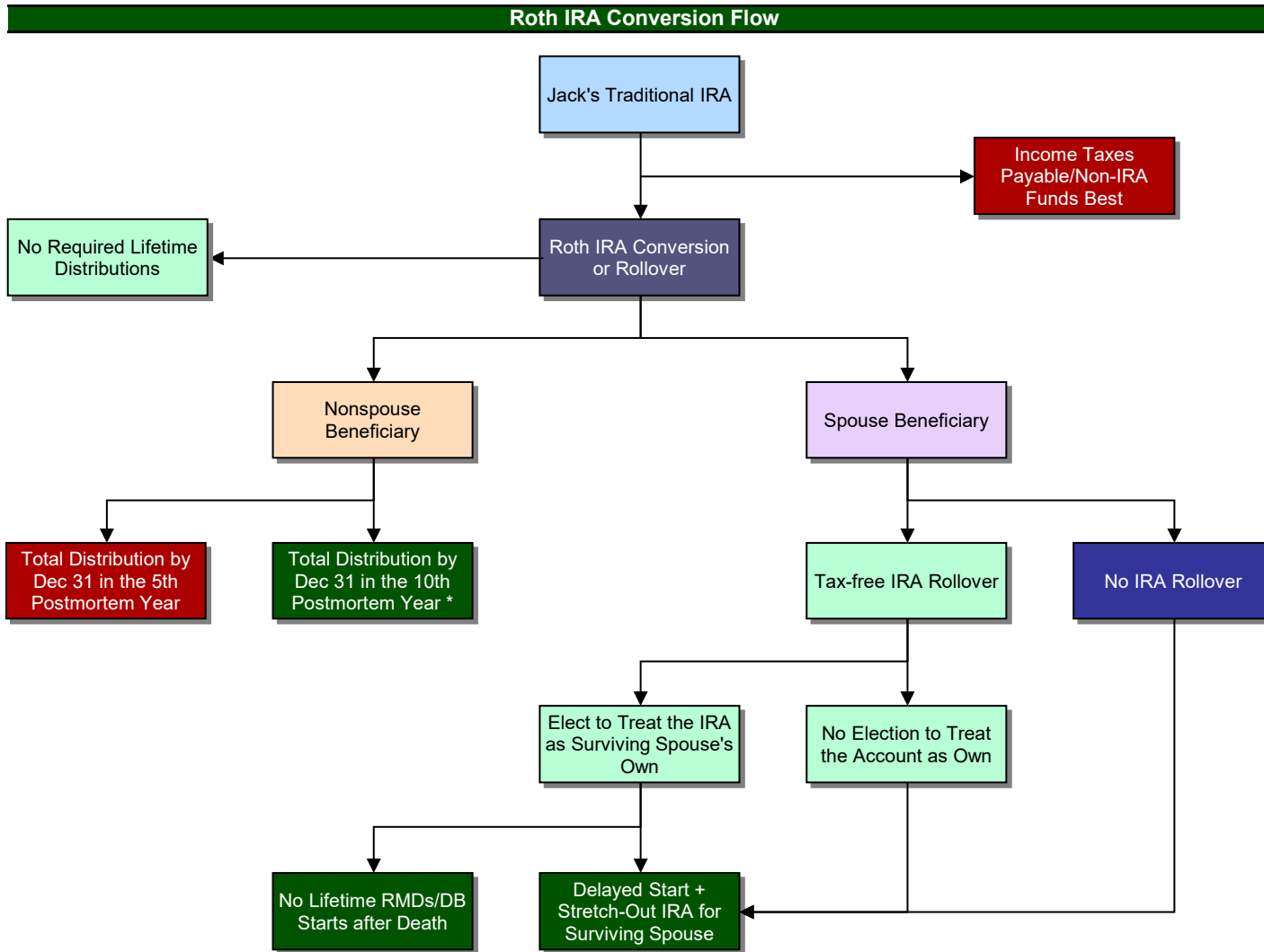
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Year	Net to Heirs		Comparison	
	Baseline Scenario	Roth IRA Conversion Scenario	Roth IRA Conversion Adv/-Disadv	Present Value Adv/-Disadv 3.0%
2070	40,442,332	49,337,829	8,895,497	2,152,874
2071	42,906,196	52,343,631	9,437,435	2,217,552
2072	45,520,169	55,532,558	10,012,389	2,283,989
2073	48,293,393	58,915,766	10,622,373	2,352,607
2074	51,235,572	62,505,091	11,269,519	2,423,287
2075	54,356,998	66,313,089	11,956,091	2,496,090
2076	57,668,591	70,353,083	12,684,492	2,570,872
2077	61,181,938	74,639,207	13,457,269	2,648,110
2078	64,909,328	79,186,455	14,277,127	2,727,667
2079	68,863,803	84,010,736	15,146,933	2,809,615
2080	73,059,196	89,128,926	16,069,730	2,893,791
2081	77,510,186	94,558,933	17,048,747	2,980,730
2082	82,232,344	100,319,753	18,087,409	3,070,280
2083	87,242,191	106,431,540	19,189,349	3,162,521
2084	92,557,252	112,915,676	20,358,423	3,257,270
2085	98,196,124	119,794,845	21,598,721	3,355,129
2086	104,178,533	127,093,114	22,914,581	3,455,928
2087	110,525,409	134,836,016	24,310,607	3,559,755
2088	117,258,956	143,050,640	25,791,684	3,666,405
2089	124,402,731	151,765,723	27,362,993	3,776,556



Roth IRA Conversion Eligibility and Planning

Jack & Jill Flash



* Exceptions may apply (e.g., minor child until age of majority, disabled or chronically ill beneficiary).





Roth IRA Conversion

Sensitivity Analyses

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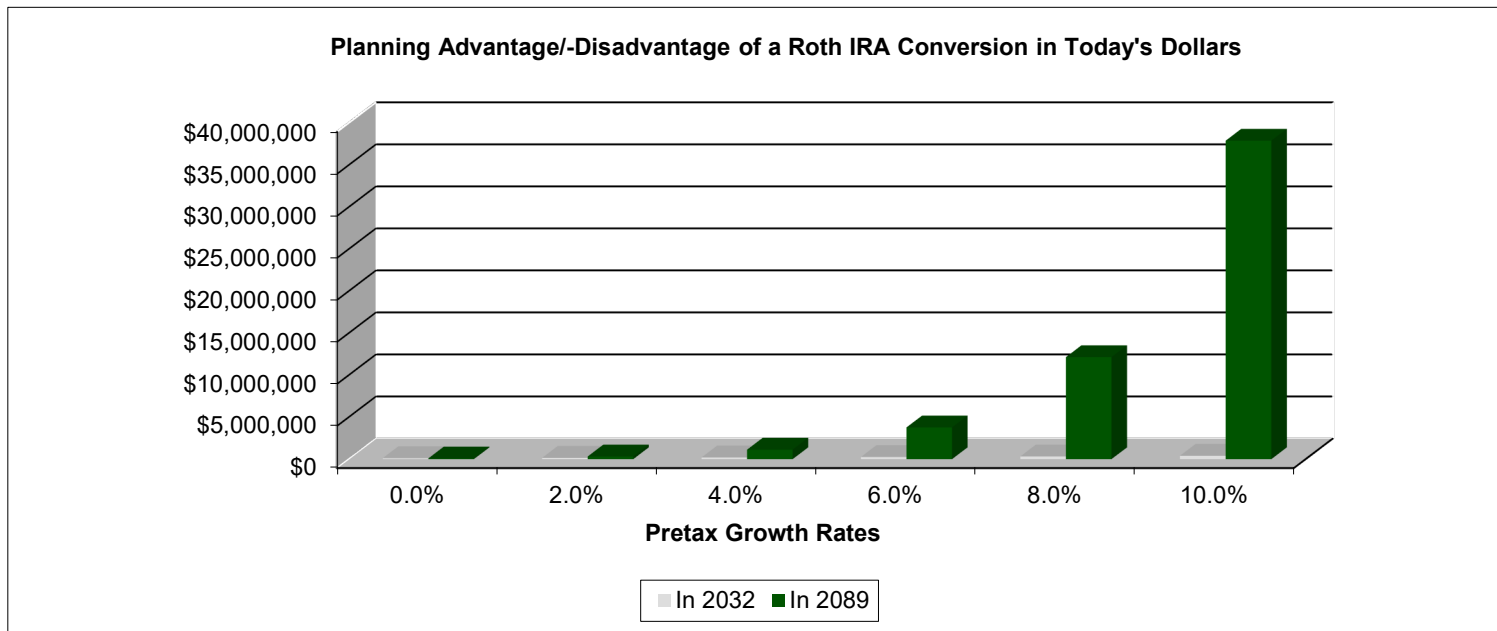
Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in Current Year

Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2032		Available to Heirs in 2089		Planning Adv/-Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2032	In 2089
0.0%	2,414,251	2,574,194	5,604,811	6,196,195	159,943	591,384
2.0%	2,880,251	3,089,181	15,688,544	18,002,369	208,930	2,313,825
4.0%	3,428,161	3,697,212	44,131,906	52,321,572	269,050	8,189,666
6.0%	4,070,779	4,413,132	124,402,731	151,765,723	342,353	27,362,993
8.0%	4,822,638	5,253,838	350,554,001	438,501,550	431,200	87,947,550
10.0%	5,700,206	6,238,510	985,451,257	1,260,035,647	538,303	274,584,390



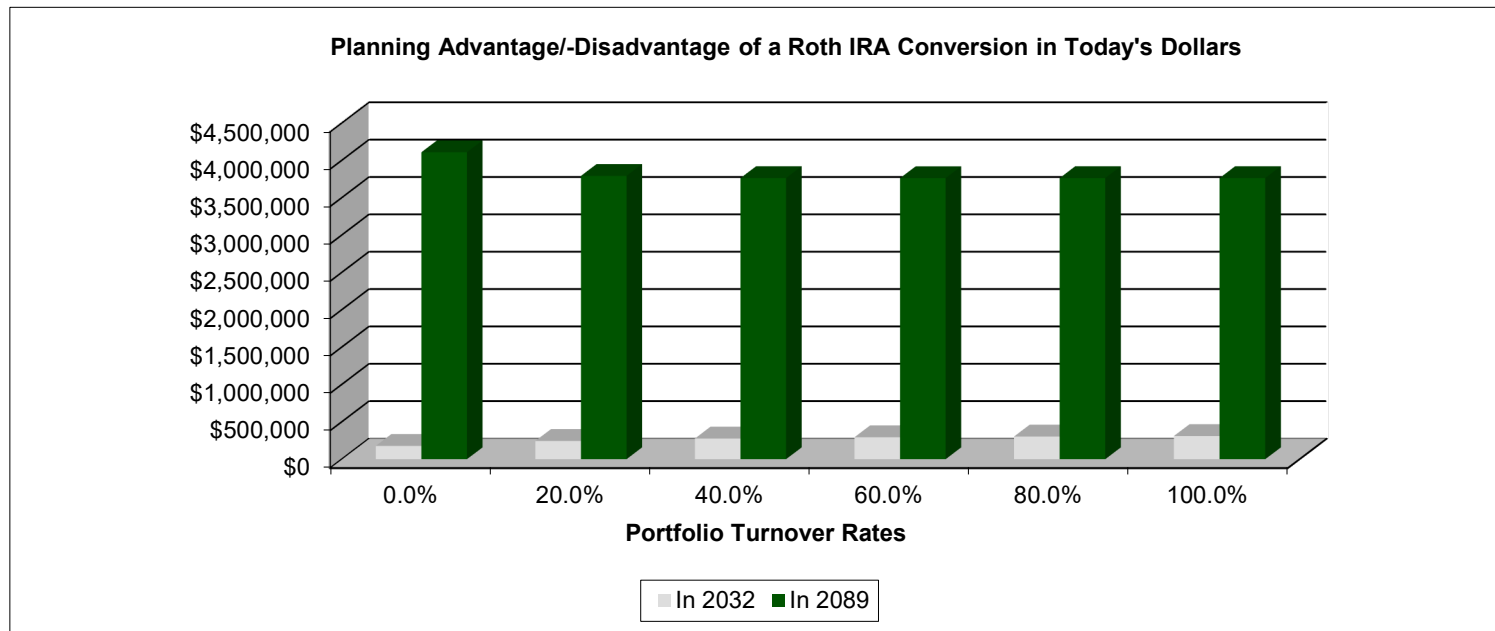
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of converting Jack's traditional IRA to a Roth IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2032		Available to Heirs in 2089		Planning Adv/-Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2032	In 2089
0.0%	4,415,288	4,654,325	203,816,400	233,584,629	239,037	29,768,229
20.0%	4,114,199	4,442,682	129,072,031	156,545,313	328,484	27,473,282
40.0%	3,981,203	4,353,085	116,296,819	143,560,464	371,882	27,263,645
60.0%	3,914,589	4,308,947	111,144,700	138,399,929	394,358	27,255,228
80.0%	3,875,740	4,283,159	108,381,502	135,642,035	407,419	27,260,533
100.0%	3,850,719	4,266,522	106,668,679	133,932,917	415,803	27,264,238



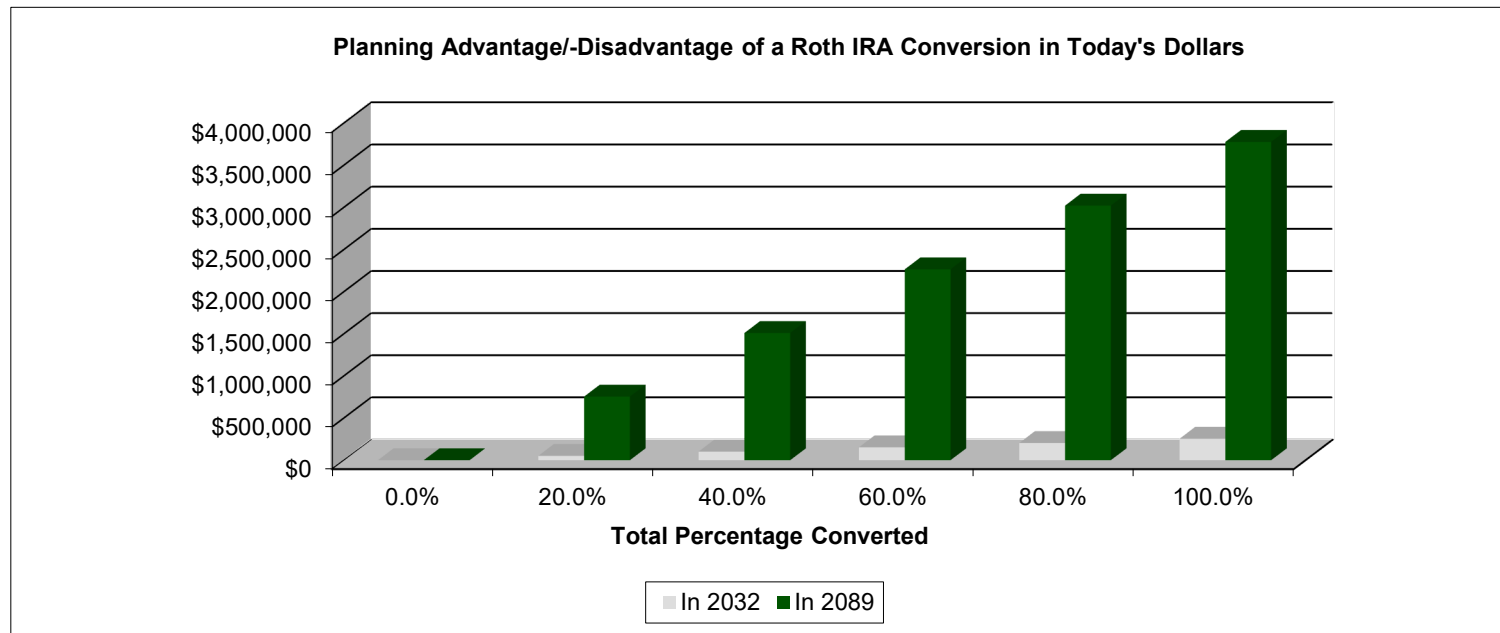
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of converting Jack's traditional IRA to a Roth IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Percentage of IRA Converted

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2032		Available to Heirs in 2089		Planning Adv/-Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2032	In 2089
0.0%	4,070,779	4,070,779	124,402,731	124,402,731	0	0
20.0%	4,070,779	4,139,250	124,402,731	129,875,329	68,471	5,472,599
40.0%	4,070,779	4,207,720	124,402,731	135,347,928	136,941	10,945,197
60.0%	4,070,779	4,276,191	124,402,731	140,820,526	205,412	16,417,796
80.0%	4,070,779	4,344,662	124,402,731	146,293,125	273,882	21,890,394
100.0%	4,070,779	4,413,132	124,402,731	151,765,723	342,353	27,362,993



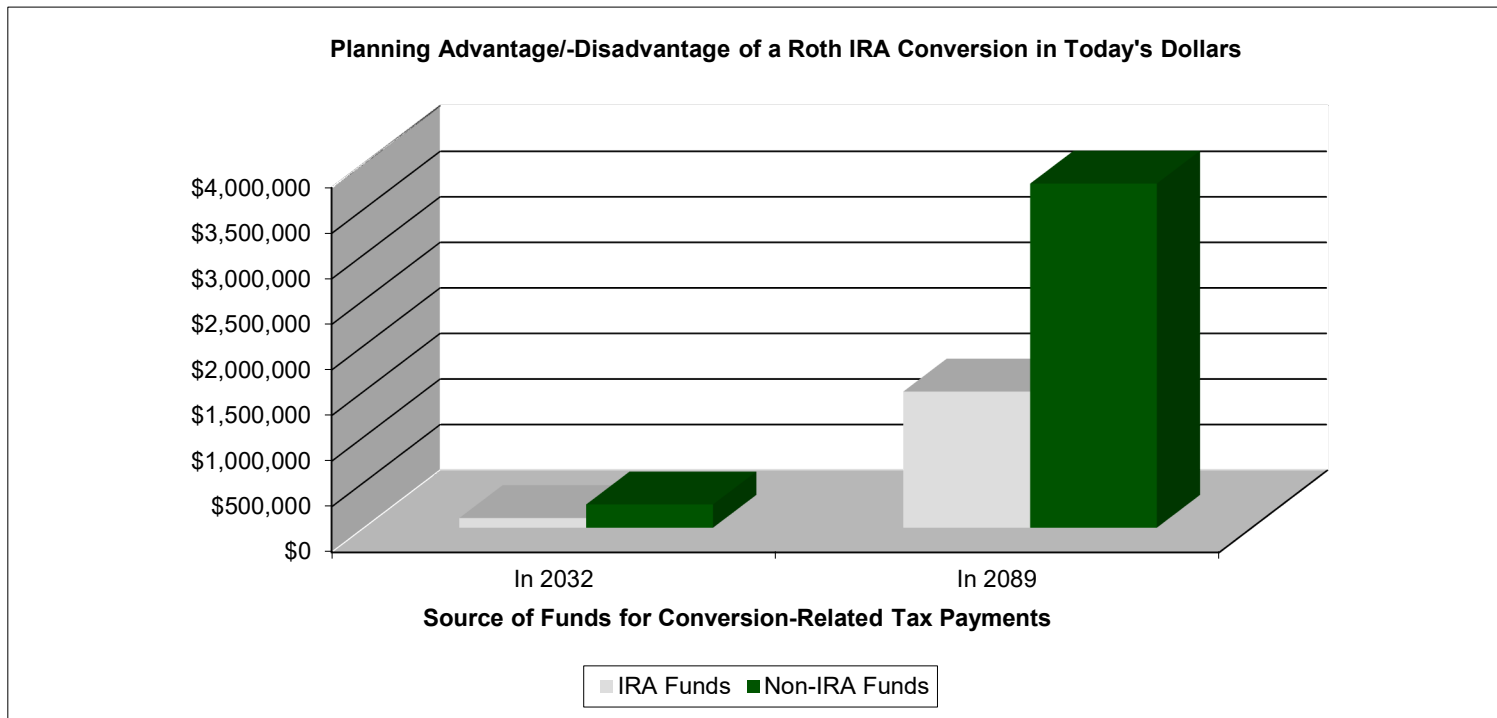
The illustration above shows the relationship between the percentage of Jack's traditional IRA that is converted to a Roth IRA and the projected wealth transfer to heirs. The graph shows the advantages or disadvantages of an IRA conversion in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Tax Funding

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2032		Available to Heirs in 2089		Planning Adv-/Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2032	In 2089
IRA Funds	4,070,779	4,212,750	124,402,731	135,222,672	141,971	10,819,941
Non-IRA Funds	4,070,779	4,413,132	124,402,731	151,765,723	342,353	27,362,993



The illustration above shows the impact of using either IRA or non-IRA funds to pay the income taxes due on conversion on the projected results. The graph shows the advantages or disadvantages of converting Jack's traditional IRA to a Roth IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





Roth IRA Conversion

Supporting Schedules for
TRADITIONAL IRA SCENARIO

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Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Baseline Scenario - Senior Generation Estate Illustration

Jack & Jill Flash

Year	Pretax Transfer			Net to Heirs			
	Traditional IRA Balance	Taxable Investment Balance	Combined Balances	Estate Taxes	IRD Deduction	Income Taxes	Net to Heirs
2023	2,160,000	2,671,567	4,831,567	1,932,627	648,000	607,824	2,291,116
2024	2,332,800	2,828,379	5,161,179	2,064,472	699,840	656,450	2,440,258
2025	2,519,424	2,996,056	5,515,480	2,206,192	755,827	708,966	2,600,322
2026	2,720,978	3,175,388	5,896,366	2,358,547	816,293	811,396	2,726,424
2027	2,938,656	3,366,414	6,305,070	2,522,028	881,597	876,307	2,906,735
2028	3,173,749	3,569,662	6,743,410	2,697,364	952,125	946,412	3,099,634
2029	3,427,649	3,785,735	7,213,383	2,885,353	1,028,295	1,022,125	3,305,905
2030	3,701,860	4,053,083	7,754,944	3,101,977	1,110,558	1,103,895	3,549,071
2031	3,998,009	4,327,898	8,325,907	3,330,363	1,199,403	1,192,206	3,803,338
2032	4,317,850	4,612,754	8,930,604	3,572,241	1,295,355	1,287,583	4,070,779



Baseline Scenario - Traditional IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions	
2023	58.9	55.9	28.9	2,000,000	160,000	0.0	0	2,160,000
2024	59.9	56.9	29.9	2,160,000	172,800	0.0	0	2,332,800
2025	60.9	57.9	30.9	2,332,800	186,624	0.0	0	2,519,424
2026	61.9	58.9	31.9	2,519,424	201,554	0.0	0	2,720,978
2027	62.9	59.9	32.9	2,720,978	217,678	0.0	0	2,938,656
2028	63.9	60.9	33.9	2,938,656	235,092	0.0	0	3,173,749
2029	64.9	61.9	34.9	3,173,749	253,900	0.0	0	3,427,649
2030	0.0	62.9	35.9	3,427,649	274,212	0.0	0	3,701,860
2031	0.0	63.9	36.9	3,701,860	296,149	0.0	0	3,998,009
2032	0.0	64.9	37.9	3,998,009	319,841	0.0	0	4,317,850
2033	0.0	0.0	38.9	4,317,850	345,428	0.0	0	4,663,278
2034	0.0	0.0	39.9	4,663,278	373,062	0.0	0	5,036,340
2035	0.0	0.0	40.9	5,036,340	402,907	0.0	0	5,439,247
2036	0.0	0.0	41.9	5,439,247	435,140	0.0	0	5,874,387
2037	0.0	0.0	42.9	5,874,387	469,951	0.0	0	6,344,338
2038	0.0	0.0	43.9	6,344,338	507,547	0.0	0	6,851,885
2039	0.0	0.0	44.9	6,851,885	548,151	0.0	0	7,400,036
2040	0.0	0.0	45.9	7,400,036	592,003	0.0	0	7,992,039
2041	0.0	0.0	46.9	7,992,039	639,363	0.0	0	8,631,402
2042	0.0	0.0	47.9	8,631,402	690,512	1.0	9,321,914	0
2043	0.0	0.0	48.9	0	0	0.0	0	0
2044	0.0	0.0	49.9	0	0	0.0	0	0
2045	0.0	0.0	50.9	0	0	0.0	0	0
2046	0.0	0.0	51.9	0	0	0.0	0	0
2047	0.0	0.0	52.9	0	0	0.0	0	0
2048	0.0	0.0	53.9	0	0	0.0	0	0
2049	0.0	0.0	54.9	0	0	0.0	0	0
2050	0.0	0.0	55.9	0	0	0.0	0	0
2051	0.0	0.0	56.9	0	0	0.0	0	0
2052	0.0	0.0	57.9	0	0	0.0	0	0
2053	0.0	0.0	58.9	0	0	0.0	0	0
2054	0.0	0.0	59.9	0	0	0.0	0	0
2055	0.0	0.0	60.9	0	0	0.0	0	0
2056	0.0	0.0	61.9	0	0	0.0	0	0
2057	0.0	0.0	62.9	0	0	0.0	0	0
2058	0.0	0.0	63.9	0	0	0.0	0	0
2059	0.0	0.0	64.9	0	0	0.0	0	0
2060	0.0	0.0	65.9	0	0	0.0	0	0
2061	0.0	0.0	66.9	0	0	0.0	0	0
2062	0.0	0.0	67.9	0	0	0.0	0	0
2063	0.0	0.0	68.9	0	0	0.0	0	0
2064	0.0	0.0	69.9	0	0	0.0	0	0
2065	0.0	0.0	70.9	0	0	0.0	0	0
2066	0.0	0.0	71.9	0	0	0.0	0	0
2067	0.0	0.0	72.9	0	0	0.0	0	0
2068	0.0	0.0	73.9	0	0	0.0	0	0
2069	0.0	0.0	74.9	0	0	0.0	0	0



Baseline Scenario - Traditional IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions	
2070	0.0	0.0	75.9	0	0	0.0	0	0
2071	0.0	0.0	76.9	0	0	0.0	0	0
2072	0.0	0.0	77.9	0	0	0.0	0	0
2073	0.0	0.0	78.9	0	0	0.0	0	0
2074	0.0	0.0	79.9	0	0	0.0	0	0
2075	0.0	0.0	80.9	0	0	0.0	0	0
2076	0.0	0.0	81.9	0	0	0.0	0	0
2077	0.0	0.0	82.9	0	0	0.0	0	0
2078	0.0	0.0	83.9	0	0	0.0	0	0
2079	0.0	0.0	84.9	0	0	0.0	0	0
2080	0.0	0.0	85.9	0	0	0.0	0	0
2081	0.0	0.0	86.9	0	0	0.0	0	0
2082	0.0	0.0	87.9	0	0	0.0	0	0
2083	0.0	0.0	88.9	0	0	0.0	0	0
2084	0.0	0.0	89.9	0	0	0.0	0	0
2085	0.0	0.0	90.9	0	0	0.0	0	0
2086	0.0	0.0	91.9	0	0	0.0	0	0
2087	0.0	0.0	92.9	0	0	0.0	0	0
2088	0.0	0.0	93.9	0	0	0.0	0	0
2089	0.0	0.0	94.9	0	0	0.0	0	0



Baseline Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Estate Taxes Paid	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
			Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2023	2,525,395	0	50,508	151,524	156,380	469,139	0	0	0
2024	2,671,567	0	53,431	160,294	157,358	472,075	0	0	0
2025	2,828,379	0	56,568	169,703	160,444	481,333	0	0	0
2026	2,996,056	0	59,921	179,763	165,274	495,822	0	0	0
2027	3,175,388	0	63,508	190,523	171,586	514,759	0	0	0
2028	3,366,414	0	67,328	201,985	179,186	537,558	0	0	0
2029	3,569,662	0	71,393	214,180	187,934	0	0	0	0
2030	3,785,735	0	75,715	227,144	56,786	170,358	0	0	0
2031	4,053,083	0	81,062	243,185	103,386	310,157	0	0	0
2032	4,327,898	0	86,558	259,674	142,458	0	0	0	0
2033	4,612,754	3,572,241	20,810	62,431	15,608	46,823	0	0	0
2034	1,113,993	0	22,280	66,840	28,416	85,247	0	0	0
2035	1,189,526	0	23,791	71,372	39,155	117,464	0	0	0
2036	1,267,819	0	25,356	76,069	48,383	145,150	0	0	0
2037	1,349,482	0	26,990	80,969	56,530	169,589	0	0	0
2038	1,435,058	0	28,701	86,103	63,923	191,769	0	0	0
2039	1,525,039	0	30,501	91,502	70,818	212,454	0	0	0
2040	1,619,889	0	32,398	97,193	77,412	232,235	0	0	0
2041	1,720,051	0	34,401	103,203	83,860	251,579	0	0	0
2042	1,825,961	0	36,519	109,558	90,284	270,852	9,321,914	1,295,355	8,026,559
2043	7,840,655	0	156,813	470,439	185,323	555,969	0	0	0
2044	8,376,215	0	167,524	502,573	264,635	793,906	0	0	0
2045	8,930,493	0	178,610	535,830	332,434	997,302	0	0	0
2046	9,507,973	0	190,159	570,478	391,945	1,175,835	0	0	0
2047	10,112,606	0	202,252	606,756	445,648	1,336,944	0	0	0
2048	10,747,978	0	214,960	644,879	495,456	1,486,367	0	0	0
2049	11,417,425	0	228,348	685,045	542,853	1,628,559	0	0	0
2050	12,124,137	0	242,483	727,448	589,002	1,767,006	0	0	0
2051	12,871,230	0	257,425	772,274	634,820	1,904,459	0	0	0
2052	13,661,807	0	273,236	819,708	681,042	2,043,126	0	0	0
2053	14,499,005	0	289,980	869,940	728,267	2,184,800	0	0	0
2054	15,386,035	0	307,721	923,162	776,990	2,330,971	0	0	0
2055	16,326,215	0	326,524	979,573	827,636	2,482,908	0	0	0
2056	17,322,997	0	346,460	1,039,380	880,572	2,641,716	0	0	0
2057	18,379,992	0	367,600	1,102,800	936,129	2,808,387	0	0	0
2058	19,500,993	0	390,020	1,170,060	994,612	2,983,835	0	0	0
2059	20,689,991	0	413,800	1,241,399	1,056,309	3,168,926	0	0	0
2060	21,951,201	0	439,024	1,317,072	1,121,499	3,364,498	0	0	0
2061	23,289,077	0	465,782	1,397,345	1,190,461	3,571,382	0	0	0
2062	24,708,330	0	494,167	1,482,500	1,263,470	3,790,411	0	0	0
2063	26,213,950	0	524,279	1,572,837	1,340,812	4,022,436	0	0	0
2064	27,811,221	0	556,224	1,668,673	1,422,777	4,268,332	0	0	0
2065	29,505,746	0	590,115	1,770,345	1,509,669	4,529,008	0	0	0
2066	31,303,464	0	626,069	1,878,208	1,601,804	4,805,412	0	0	0
2067	33,210,671	0	664,213	1,992,640	1,699,513	5,098,539	0	0	0
2068	35,234,046	0	704,681	2,114,043	1,803,145	5,409,436	0	0	0
2069	37,380,672	0	747,613	2,242,840	1,913,069	5,739,207	0	0	0



Baseline Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Estate Taxes Paid	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
			Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2070	39,658,063	0	793,161	2,379,484	2,029,673	6,089,018	0	0	0
2071	42,074,189	0	841,484	2,524,451	2,153,367	6,460,102	0	0	0
2072	44,637,504	0	892,750	2,678,250	2,284,588	6,853,764	0	0	0
2073	47,356,977	0	947,140	2,841,419	2,423,796	7,271,387	0	0	0
2074	50,242,125	0	1,004,842	3,014,527	2,571,479	7,714,436	0	0	0
2075	53,303,041	0	1,066,061	3,198,182	2,728,155	8,184,464	0	0	0
2076	56,550,434	0	1,131,009	3,393,026	2,894,372	8,683,117	0	0	0
2077	59,995,667	0	1,199,913	3,599,740	3,070,714	9,212,143	0	0	0
2078	63,650,792	0	1,273,016	3,819,048	3,257,798	9,773,393	0	0	0
2079	67,528,597	0	1,350,572	4,051,716	3,456,277	10,368,832	0	0	0
2080	71,642,650	0	1,432,853	4,298,559	3,666,848	11,000,543	0	0	0
2081	76,007,342	0	1,520,147	4,560,441	3,890,246	11,670,738	0	0	0
2082	80,637,944	0	1,612,759	4,838,277	4,127,254	12,381,761	0	0	0
2083	85,550,656	0	1,711,013	5,133,039	4,378,700	13,136,100	0	0	0
2084	90,762,665	0	1,815,253	5,445,760	4,645,465	13,936,395	0	0	0
2085	96,292,206	0	1,925,844	5,777,532	4,928,482	14,785,446	0	0	0
2086	102,158,623	0	2,043,172	6,129,517	5,228,741	15,686,222	0	0	0
2087	108,382,440	0	2,167,649	6,502,946	5,547,292	16,641,876	0	0	0
2088	114,985,432	0	2,299,709	6,899,126	5,885,251	17,655,752	0	0	0
2089	121,990,697	0	2,439,814	7,319,442	6,243,798	18,731,395	0	0	0



Baseline Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Ordinary Income Taxes	Unearned Income Medicare Surtax	Capital Gains Taxes	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2023	0	7,862	47,998	2,671,567	126,668	2,544,899
2024	0	8,010	48,903	2,828,379	127,460	2,700,919
2025	0	8,246	50,347	2,996,056	129,960	2,866,096
2026	0	8,557	51,795	3,175,388	132,880	3,042,508
2027	0	8,934	54,072	3,366,414	137,955	3,228,459
2028	0	9,368	56,698	3,569,662	144,066	3,425,596
2029	0	9,854	59,645	3,785,735	0	3,785,735
2030	0	5,035	30,475	4,053,083	45,656	4,007,427
2031	0	7,009	42,423	4,327,898	83,122	4,244,776
2032	0	8,703	52,674	4,612,754	0	4,612,754
2033	0	1,384	8,376	1,113,993	12,549	1,101,445
2034	0	1,926	11,660	1,189,526	22,846	1,166,680
2035	0	2,392	14,477	1,267,819	31,480	1,236,339
2036	0	2,802	16,960	1,349,482	38,900	1,310,582
2037	0	3,174	19,209	1,435,058	45,450	1,389,608
2038	0	3,520	21,304	1,525,039	51,394	1,473,645
2039	0	3,850	23,303	1,619,889	56,938	1,562,951
2040	0	4,173	25,256	1,720,051	62,239	1,657,812
2041	0	4,494	27,200	1,825,961	67,423	1,758,538
2042	3,419,314	4,819	29,165	7,840,655	72,588	7,768,066
2043	0	13,001	78,691	8,376,215	149,000	8,227,215
2044	0	16,422	99,397	8,930,493	212,767	8,717,726
2045	0	19,420	117,540	9,507,973	267,277	9,240,696
2046	0	22,120	133,884	10,112,606	315,124	9,797,483
2047	0	24,620	149,017	10,747,978	358,301	10,389,677
2048	0	26,996	163,395	11,417,425	398,346	11,019,078
2049	0	29,306	177,376	12,124,137	436,454	11,687,683
2050	0	31,596	191,241	12,871,230	473,557	12,397,672
2051	0	33,905	205,216	13,661,807	510,395	13,151,411
2052	0	36,263	219,484	14,499,005	547,558	13,951,447
2053	0	38,693	234,197	15,386,035	585,526	14,800,509
2054	0	41,219	249,484	16,326,215	624,700	15,701,515
2055	0	43,858	265,457	17,322,997	665,419	16,657,578
2056	0	46,627	282,217	18,379,992	707,980	17,672,013
2057	0	49,542	299,858	19,500,993	752,648	18,748,345
2058	0	52,616	318,465	20,689,991	799,668	19,890,323
2059	0	55,864	338,125	21,951,201	849,272	21,101,929
2060	0	59,300	358,920	23,289,077	901,686	22,387,391
2061	0	62,937	380,936	24,708,330	957,130	23,751,200
2062	0	66,790	404,257	26,213,950	1,015,830	25,198,119
2063	0	70,873	428,971	27,811,221	1,078,013	26,733,208
2064	0	75,202	455,170	29,505,746	1,143,913	28,361,833
2065	0	79,792	482,950	31,303,464	1,213,774	30,089,690
2066	0	84,659	512,411	33,210,671	1,287,850	31,922,821
2067	0	89,822	543,657	35,234,046	1,366,408	33,867,638
2068	0	95,297	576,800	37,380,672	1,449,729	35,930,943
2069	0	101,106	611,957	39,658,063	1,538,108	38,119,956



Baseline Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Ordinary Income Taxes	Unearned Income Medicare Surtax	Capital Gains Taxes	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2070	0	107,268	649,252	42,074,189	1,631,857	40,442,332
2071	0	113,804	688,816	44,637,504	1,731,307	42,906,196
2072	0	120,739	730,788	47,356,977	1,836,809	45,520,169
2073	0	128,096	775,315	50,242,125	1,948,732	48,293,393
2074	0	135,900	822,554	53,303,041	2,067,469	51,235,572
2075	0	144,180	872,670	56,550,434	2,193,436	54,356,998
2076	0	152,964	925,838	59,995,667	2,327,075	57,668,591
2077	0	162,284	982,244	63,650,792	2,468,854	61,181,938
2078	0	172,171	1,042,087	67,528,597	2,619,269	64,909,328
2079	0	182,660	1,105,575	71,642,650	2,778,847	68,863,803
2080	0	193,789	1,172,931	76,007,342	2,948,146	73,059,196
2081	0	205,595	1,244,390	80,637,944	3,127,758	77,510,186
2082	0	218,120	1,320,203	85,550,656	3,318,312	82,232,344
2083	0	231,409	1,400,634	90,762,665	3,520,475	87,242,191
2084	0	245,507	1,485,965	96,292,206	3,734,954	92,557,252
2085	0	260,464	1,576,495	102,158,623	3,962,499	98,196,124
2086	0	276,333	1,672,540	108,382,440	4,203,908	104,178,533
2087	0	293,168	1,774,436	114,985,432	4,460,023	110,525,409
2088	0	311,028	1,882,541	121,990,697	4,731,741	117,258,956
2089	0	329,977	1,997,231	129,422,745	5,020,014	124,402,731





Roth IRA Conversion

Supporting Schedules for
ROTH IRA CONVERSION SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion Scenario - Senior Generation Estate Illustration

Jack & Jill Flash

Year	Pretax Transfer					Net to Heirs				
	Traditional IRA Balance	Roth IRA Balance	Taxable Investment Balance	Accrued Taxes Payable	Combined Balances	Estate Taxes	Traditional IRA IRD Deduction	Roth IRA IRD Deduction	Income Taxes	Net to Heirs
2023	0	2,160,000	1,757,240	0	3,917,240	1,566,896	0	0	0	2,350,344
2024	0	2,332,800	1,861,048	0	4,193,848	1,677,539	0	51,840	48,626	2,467,683
2025	0	2,519,424	1,971,884	0	4,491,308	1,796,523	0	107,827	101,142	2,593,643
2026	0	2,720,978	2,090,295	0	4,811,272	1,924,509	0	168,293	167,284	2,719,480
2027	0	2,938,656	2,216,333	0	5,154,989	2,061,996	0	233,597	232,195	2,860,798
2028	0	3,173,749	2,350,365	0	5,524,114	2,209,646	0	0	0	3,314,468
2029	0	3,427,649	2,492,801	0	5,920,450	2,368,180	0	0	0	3,552,270
2030	0	3,701,860	2,668,843	0	6,370,704	2,548,281	0	0	0	3,822,422
2031	0	3,998,009	2,849,801	0	6,847,810	2,739,124	0	0	0	4,108,686
2032	0	4,317,850	3,037,371	0	7,355,221	2,942,088	0	0	0	4,413,132



Roth IRA Conversion Scenario - Traditional IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		Convertible Balance	Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions		
2023	58.9	55.9	28.9	2,000,000	160,000	0.0	0	2,160,000	0
2024	59.9	56.9	29.9	0	0	0.0	0	0	0
2025	60.9	57.9	30.9	0	0	0.0	0	0	0
2026	61.9	58.9	31.9	0	0	0.0	0	0	0
2027	62.9	59.9	32.9	0	0	0.0	0	0	0
2028	63.9	60.9	33.9	0	0	0.0	0	0	0
2029	64.9	61.9	34.9	0	0	0.0	0	0	0
2030	0.0	62.9	35.9	0	0	0.0	0	0	0
2031	0.0	63.9	36.9	0	0	0.0	0	0	0
2032	0.0	64.9	37.9	0	0	0.0	0	0	0
2033	0.0	0.0	38.9	0	0	0.0	0	0	0
2034	0.0	0.0	39.9	0	0	0.0	0	0	0
2035	0.0	0.0	40.9	0	0	0.0	0	0	0
2036	0.0	0.0	41.9	0	0	0.0	0	0	0
2037	0.0	0.0	42.9	0	0	0.0	0	0	0
2038	0.0	0.0	43.9	0	0	0.0	0	0	0
2039	0.0	0.0	44.9	0	0	0.0	0	0	0
2040	0.0	0.0	45.9	0	0	0.0	0	0	0
2041	0.0	0.0	46.9	0	0	0.0	0	0	0
2042	0.0	0.0	47.9	0	0	1.0	0	0	0
2043	0.0	0.0	48.9	0	0	0.0	0	0	0
2044	0.0	0.0	49.9	0	0	0.0	0	0	0
2045	0.0	0.0	50.9	0	0	0.0	0	0	0
2046	0.0	0.0	51.9	0	0	0.0	0	0	0
2047	0.0	0.0	52.9	0	0	0.0	0	0	0
2048	0.0	0.0	53.9	0	0	0.0	0	0	0
2049	0.0	0.0	54.9	0	0	0.0	0	0	0
2050	0.0	0.0	55.9	0	0	0.0	0	0	0
2051	0.0	0.0	56.9	0	0	0.0	0	0	0
2052	0.0	0.0	57.9	0	0	0.0	0	0	0
2053	0.0	0.0	58.9	0	0	0.0	0	0	0
2054	0.0	0.0	59.9	0	0	0.0	0	0	0
2055	0.0	0.0	60.9	0	0	0.0	0	0	0
2056	0.0	0.0	61.9	0	0	0.0	0	0	0
2057	0.0	0.0	62.9	0	0	0.0	0	0	0
2058	0.0	0.0	63.9	0	0	0.0	0	0	0
2059	0.0	0.0	64.9	0	0	0.0	0	0	0
2060	0.0	0.0	65.9	0	0	0.0	0	0	0
2061	0.0	0.0	66.9	0	0	0.0	0	0	0
2062	0.0	0.0	67.9	0	0	0.0	0	0	0
2063	0.0	0.0	68.9	0	0	0.0	0	0	0
2064	0.0	0.0	69.9	0	0	0.0	0	0	0
2065	0.0	0.0	70.9	0	0	0.0	0	0	0
2066	0.0	0.0	71.9	0	0	0.0	0	0	0
2067	0.0	0.0	72.9	0	0	0.0	0	0	0
2068	0.0	0.0	73.9	0	0	0.0	0	0	0
2069	0.0	0.0	74.9	0	0	0.0	0	0	0



Roth IRA Conversion Scenario - Traditional IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		Convertible Balance	Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions		
2070	0.0	0.0	75.9	0	0	0.0	0	0	0
2071	0.0	0.0	76.9	0	0	0.0	0	0	0
2072	0.0	0.0	77.9	0	0	0.0	0	0	0
2073	0.0	0.0	78.9	0	0	0.0	0	0	0
2074	0.0	0.0	79.9	0	0	0.0	0	0	0
2075	0.0	0.0	80.9	0	0	0.0	0	0	0
2076	0.0	0.0	81.9	0	0	0.0	0	0	0
2077	0.0	0.0	82.9	0	0	0.0	0	0	0
2078	0.0	0.0	83.9	0	0	0.0	0	0	0
2079	0.0	0.0	84.9	0	0	0.0	0	0	0
2080	0.0	0.0	85.9	0	0	0.0	0	0	0
2081	0.0	0.0	86.9	0	0	0.0	0	0	0
2082	0.0	0.0	87.9	0	0	0.0	0	0	0
2083	0.0	0.0	88.9	0	0	0.0	0	0	0
2084	0.0	0.0	89.9	0	0	0.0	0	0	0
2085	0.0	0.0	90.9	0	0	0.0	0	0	0
2086	0.0	0.0	91.9	0	0	0.0	0	0	0
2087	0.0	0.0	92.9	0	0	0.0	0	0	0
2088	0.0	0.0	93.9	0	0	0.0	0	0	0
2089	0.0	0.0	94.9	0	0	0.0	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion Scenario - IRA Conversion Illustration

Jack & Jill Flash

Year	Conversion Income Recognition			Immediate Tax Costs Incurred			
	End of Year Conversion	End of Year Basis Recovery	Gross Income Directly Related to Conversion	Income Taxes Owed as a Result of Conversion	Gain on Disposition of Assets to Pay Taxes	Capital Gains & Medicare Taxes on Disposition	Total Conversion Tax Cost
2023	2,160,000	0	2,160,000	868,320	170,396	46,007	914,327



Roth IRA Conversion Scenario - Roth IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		End of Year Conversion Addition	Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions		
2023	58.9	55.9	28.9	0	0	0.0	0	2,160,000	2,160,000
2024	59.9	56.9	29.9	2,160,000	172,800	0.0	0	0	2,332,800
2025	60.9	57.9	30.9	2,332,800	186,624	0.0	0	0	2,519,424
2026	61.9	58.9	31.9	2,519,424	201,554	0.0	0	0	2,720,978
2027	62.9	59.9	32.9	2,720,978	217,678	0.0	0	0	2,938,656
2028	63.9	60.9	33.9	2,938,656	235,092	0.0	0	0	3,173,749
2029	64.9	61.9	34.9	3,173,749	253,900	0.0	0	0	3,427,649
2030	0.0	62.9	35.9	3,427,649	274,212	0.0	0	0	3,701,860
2031	0.0	63.9	36.9	3,701,860	296,149	0.0	0	0	3,998,009
2032	0.0	64.9	37.9	3,998,009	319,841	0.0	0	0	4,317,850
2033	0.0	0.0	38.9	4,317,850	345,428	0.0	0	0	4,663,278
2034	0.0	0.0	39.9	4,663,278	373,062	0.0	0	0	5,036,340
2035	0.0	0.0	40.9	5,036,340	402,907	0.0	0	0	5,439,247
2036	0.0	0.0	41.9	5,439,247	435,140	0.0	0	0	5,874,387
2037	0.0	0.0	42.9	5,874,387	469,951	0.0	0	0	6,344,338
2038	0.0	0.0	43.9	6,344,338	507,547	0.0	0	0	6,851,885
2039	0.0	0.0	44.9	6,851,885	548,151	0.0	0	0	7,400,036
2040	0.0	0.0	45.9	7,400,036	592,003	0.0	0	0	7,992,039
2041	0.0	0.0	46.9	7,992,039	639,363	0.0	0	0	8,631,402
2042	0.0	0.0	47.9	8,631,402	690,512	1.0	9,321,914	0	0
2043	0.0	0.0	48.9	0	0	0.0	0	0	0
2044	0.0	0.0	49.9	0	0	0.0	0	0	0
2045	0.0	0.0	50.9	0	0	0.0	0	0	0
2046	0.0	0.0	51.9	0	0	0.0	0	0	0
2047	0.0	0.0	52.9	0	0	0.0	0	0	0
2048	0.0	0.0	53.9	0	0	0.0	0	0	0
2049	0.0	0.0	54.9	0	0	0.0	0	0	0
2050	0.0	0.0	55.9	0	0	0.0	0	0	0
2051	0.0	0.0	56.9	0	0	0.0	0	0	0
2052	0.0	0.0	57.9	0	0	0.0	0	0	0
2053	0.0	0.0	58.9	0	0	0.0	0	0	0
2054	0.0	0.0	59.9	0	0	0.0	0	0	0
2055	0.0	0.0	60.9	0	0	0.0	0	0	0
2056	0.0	0.0	61.9	0	0	0.0	0	0	0
2057	0.0	0.0	62.9	0	0	0.0	0	0	0
2058	0.0	0.0	63.9	0	0	0.0	0	0	0
2059	0.0	0.0	64.9	0	0	0.0	0	0	0
2060	0.0	0.0	65.9	0	0	0.0	0	0	0
2061	0.0	0.0	66.9	0	0	0.0	0	0	0
2062	0.0	0.0	67.9	0	0	0.0	0	0	0
2063	0.0	0.0	68.9	0	0	0.0	0	0	0
2064	0.0	0.0	69.9	0	0	0.0	0	0	0
2065	0.0	0.0	70.9	0	0	0.0	0	0	0
2066	0.0	0.0	71.9	0	0	0.0	0	0	0
2067	0.0	0.0	72.9	0	0	0.0	0	0	0
2068	0.0	0.0	73.9	0	0	0.0	0	0	0
2069	0.0	0.0	74.9	0	0	0.0	0	0	0



Roth IRA Conversion Scenario - Roth IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions		End of Year Conversion Addition	Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distributions		
2070	0.0	0.0	75.9	0	0	0.0	0	0	0
2071	0.0	0.0	76.9	0	0	0.0	0	0	0
2072	0.0	0.0	77.9	0	0	0.0	0	0	0
2073	0.0	0.0	78.9	0	0	0.0	0	0	0
2074	0.0	0.0	79.9	0	0	0.0	0	0	0
2075	0.0	0.0	80.9	0	0	0.0	0	0	0
2076	0.0	0.0	81.9	0	0	0.0	0	0	0
2077	0.0	0.0	82.9	0	0	0.0	0	0	0
2078	0.0	0.0	83.9	0	0	0.0	0	0	0
2079	0.0	0.0	84.9	0	0	0.0	0	0	0
2080	0.0	0.0	85.9	0	0	0.0	0	0	0
2081	0.0	0.0	86.9	0	0	0.0	0	0	0
2082	0.0	0.0	87.9	0	0	0.0	0	0	0
2083	0.0	0.0	88.9	0	0	0.0	0	0	0
2084	0.0	0.0	89.9	0	0	0.0	0	0	0
2085	0.0	0.0	90.9	0	0	0.0	0	0	0
2086	0.0	0.0	91.9	0	0	0.0	0	0	0
2087	0.0	0.0	92.9	0	0	0.0	0	0	0
2088	0.0	0.0	93.9	0	0	0.0	0	0	0
2089	0.0	0.0	94.9	0	0	0.0	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion Scenario - Roth IRA Basis

Jack & Jill Flash

Year	Beginning Basis	Basis Additions 100.0%	Distributable Basis	Basis Recovery	Ending Basis
2023	0	2,160,000	2,160,000	0	2,160,000
2024	2,160,000	0	2,160,000	0	2,160,000
2025	2,160,000	0	2,160,000	0	2,160,000
2026	2,160,000	0	2,160,000	0	2,160,000
2027	2,160,000	0	2,160,000	0	2,160,000
2028	2,160,000	0	2,160,000	0	2,160,000
2029	2,160,000	0	2,160,000	0	2,160,000
2030	2,160,000	0	2,160,000	0	2,160,000
2031	2,160,000	0	2,160,000	0	2,160,000
2032	2,160,000	0	2,160,000	0	2,160,000
2033	2,160,000	0	2,160,000	0	2,160,000
2034	2,160,000	0	2,160,000	0	2,160,000
2035	2,160,000	0	2,160,000	0	2,160,000
2036	2,160,000	0	2,160,000	0	2,160,000
2037	2,160,000	0	2,160,000	0	2,160,000
2038	2,160,000	0	2,160,000	0	2,160,000
2039	2,160,000	0	2,160,000	0	2,160,000
2040	2,160,000	0	2,160,000	0	2,160,000
2041	2,160,000	0	2,160,000	0	2,160,000
2042	2,160,000	0	2,160,000	2,160,000	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0
2049	0	0	0	0	0
2050	0	0	0	0	0
2051	0	0	0	0	0
2052	0	0	0	0	0
2053	0	0	0	0	0
2054	0	0	0	0	0
2055	0	0	0	0	0
2056	0	0	0	0	0
2057	0	0	0	0	0
2058	0	0	0	0	0
2059	0	0	0	0	0
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0
2063	0	0	0	0	0
2064	0	0	0	0	0
2065	0	0	0	0	0
2066	0	0	0	0	0
2067	0	0	0	0	0
2068	0	0	0	0	0
2069	0	0	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Roth IRA Conversion Scenario - Roth IRA Basis

Jack & Jill Flash

Year	Beginning Basis	Basis Additions 100.0%	Distributable Basis	Basis Recovery	Ending Basis
2070	0	0	0	0	0
2071	0	0	0	0	0
2072	0	0	0	0	0
2073	0	0	0	0	0
2074	0	0	0	0	0
2075	0	0	0	0	0
2076	0	0	0	0	0
2077	0	0	0	0	0
2078	0	0	0	0	0
2079	0	0	0	0	0
2080	0	0	0	0	0
2081	0	0	0	0	0
2082	0	0	0	0	0
2083	0	0	0	0	0
2084	0	0	0	0	0
2085	0	0	0	0	0
2086	0	0	0	0	0
2087	0	0	0	0	0
2088	0	0	0	0	0
2089	0	0	0	0	0



Roth IRA Conversion Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Estate Taxes Paid	Current-Year Returns		Realized Gains	Unrealized Gains	Roth IRA Distributions		
			Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2023	2,525,395	0	50,508	151,524	156,380	298,743	0	0	0
2024	1,757,240	0	35,145	105,434	101,044	303,133	0	0	0
2025	1,861,048	0	37,221	111,663	103,699	311,097	0	0	0
2026	1,971,884	0	39,438	118,313	107,352	322,057	0	0	0
2027	2,090,295	0	41,806	125,418	111,869	335,606	0	0	0
2028	2,216,333	0	44,327	132,980	117,147	351,440	0	0	0
2029	2,350,365	0	47,007	141,022	123,115	0	0	0	0
2030	2,492,801	0	49,856	149,568	37,392	112,176	0	0	0
2031	2,668,843	0	53,377	160,131	68,077	204,230	0	0	0
2032	2,849,801	0	56,996	170,988	93,805	0	0	0	0
2033	3,037,371	2,942,088	1,906	5,717	1,429	4,288	0	0	0
2034	102,011	0	2,040	6,121	2,602	7,806	0	0	0
2035	108,928	0	2,179	6,536	3,585	10,756	0	0	0
2036	116,097	0	2,322	6,966	4,431	13,292	0	0	0
2037	123,575	0	2,472	7,415	5,177	15,530	0	0	0
2038	131,412	0	2,628	7,885	5,854	17,561	0	0	0
2039	139,652	0	2,793	8,379	6,485	19,455	0	0	0
2040	148,337	0	2,967	8,900	7,089	21,266	0	0	0
2041	157,509	0	3,150	9,451	7,679	23,038	0	0	0
2042	167,208	0	3,344	10,032	8,268	24,803	9,321,914	0	0
2043	9,499,387	0	189,988	569,963	148,691	446,074	0	0	0
2044	10,168,572	0	203,371	610,114	264,047	792,142	0	0	0
2045	10,856,789	0	217,136	651,407	360,887	1,082,662	0	0	0
2046	11,570,422	0	231,408	694,225	444,222	1,332,665	0	0	0
2047	12,314,987	0	246,300	738,899	517,891	1,553,673	0	0	0
2048	13,095,383	0	261,908	785,723	584,849	1,754,547	0	0	0
2049	13,916,083	0	278,322	834,965	647,378	1,942,134	0	0	0
2050	14,781,282	0	295,626	886,877	707,253	2,121,758	0	0	0
2051	15,695,013	0	313,900	941,701	765,865	2,297,594	0	0	0
2052	16,661,237	0	333,225	999,674	824,317	2,472,951	0	0	0
2053	17,683,915	0	353,678	1,061,035	883,497	2,650,490	0	0	0
2054	18,767,065	0	375,341	1,126,024	944,128	2,832,385	0	0	0
2055	19,914,813	0	398,296	1,194,889	1,006,818	3,020,455	0	0	0
2056	21,131,427	0	422,629	1,267,886	1,072,085	3,216,256	0	0	0
2057	22,421,358	0	448,427	1,345,281	1,140,384	3,421,153	0	0	0
2058	23,789,265	0	475,785	1,427,356	1,212,127	3,636,382	0	0	0
2059	25,240,045	0	504,801	1,514,403	1,287,696	3,863,088	0	0	0
2060	26,778,860	0	535,577	1,606,732	1,367,455	4,102,365	0	0	0
2061	28,411,156	0	568,223	1,704,669	1,451,759	4,355,276	0	0	0
2062	30,142,693	0	602,854	1,808,562	1,540,959	4,622,878	0	0	0
2063	31,979,567	0	639,591	1,918,774	1,635,413	4,906,239	0	0	0
2064	33,928,231	0	678,565	2,035,694	1,735,483	5,206,450	0	0	0
2065	35,995,525	0	719,910	2,159,731	1,841,545	5,524,636	0	0	0
2066	38,188,697	0	763,774	2,291,322	1,953,989	5,861,968	0	0	0
2067	40,515,432	0	810,309	2,430,926	2,073,224	6,219,671	0	0	0
2068	42,983,880	0	859,678	2,579,033	2,199,676	6,599,028	0	0	0
2069	45,602,683	0	912,054	2,736,161	2,333,797	7,001,391	0	0	0



Roth IRA Conversion Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Estate Taxes Paid	Current-Year Returns		Realized Gains	Unrealized Gains	Roth IRA Distributions		
			Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2070	48,381,010	0	967,620	2,902,861	2,476,063	7,428,189	0	0	0
2071	51,328,584	0	1,026,572	3,079,715	2,626,976	7,880,928	0	0	0
2072	54,455,720	0	1,089,114	3,267,343	2,787,068	8,361,203	0	0	0
2073	57,773,360	0	1,155,467	3,466,402	2,956,901	8,870,704	0	0	0
2074	61,293,114	0	1,225,862	3,677,587	3,137,073	9,411,218	0	0	0
2075	65,027,297	0	1,300,546	3,901,638	3,328,214	9,984,642	0	0	0
2076	68,988,973	0	1,379,779	4,139,338	3,530,995	10,592,985	0	0	0
2077	73,192,003	0	1,463,840	4,391,520	3,746,126	11,238,379	0	0	0
2078	77,651,093	0	1,553,022	4,659,066	3,974,361	11,923,083	0	0	0
2079	82,381,841	0	1,647,637	4,942,910	4,216,498	12,649,495	0	0	0
2080	87,400,800	0	1,748,016	5,244,048	4,473,386	13,420,158	0	0	0
2081	92,725,529	0	1,854,511	5,563,532	4,745,922	14,237,767	0	0	0
2082	98,374,655	0	1,967,493	5,902,479	5,035,062	15,105,185	0	0	0
2083	104,367,943	0	2,087,359	6,262,077	5,341,815	16,025,446	0	0	0
2084	110,726,359	0	2,214,527	6,643,582	5,667,257	17,001,771	0	0	0
2085	117,472,150	0	2,349,443	7,048,329	6,012,525	18,037,575	0	0	0
2086	124,628,915	0	2,492,578	7,477,735	6,378,827	19,136,482	0	0	0
2087	132,221,691	0	2,644,434	7,933,301	6,767,446	20,302,338	0	0	0
2088	140,277,043	0	2,805,541	8,416,623	7,179,740	21,539,220	0	0	0
2089	148,823,151	0	2,976,463	8,929,389	7,617,152	22,851,457	0	0	0



Roth IRA Conversion Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Conversion Tax Cost	Other Taxes				After-Tax Investments		
		Ordinary Income	Ordinary Income Taxes	Unearned Income Medicare Surtax	Capital Gains Taxes	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2023	914,327	0	0	7,862	47,998	1,757,240	80,661	1,676,579
2024	0	0	0	5,175	31,596	1,861,048	81,846	1,779,202
2025	0	0	0	5,355	32,693	1,971,884	83,996	1,887,887
2026	0	0	0	5,578	33,762	2,090,295	86,311	2,003,983
2027	0	0	0	5,840	35,345	2,216,333	89,943	2,126,391
2028	0	0	0	6,136	37,139	2,350,365	94,186	2,256,179
2029	0	0	0	6,465	39,128	2,492,801	0	2,492,801
2030	0	0	0	3,315	20,067	2,668,843	30,063	2,638,780
2031	0	0	0	4,615	27,934	2,849,801	54,734	2,795,067
2032	0	0	0	5,730	34,684	3,037,371	0	3,037,371
2033	0	0	0	127	767	102,011	1,149	100,862
2034	0	0	0	176	1,068	108,928	2,092	106,836
2035	0	0	0	219	1,326	116,097	2,883	113,215
2036	0	0	0	257	1,553	123,575	3,562	120,013
2037	0	0	0	291	1,759	131,412	4,162	127,250
2038	0	0	0	322	1,951	139,652	4,706	134,945
2039	0	0	0	353	2,134	148,337	5,214	143,123
2040	0	0	0	382	2,313	157,509	5,699	151,810
2041	0	0	0	412	2,491	167,208	6,174	161,034
2042	0	0	0	441	2,671	9,499,387	6,647	9,492,740
2043	0	0	0	12,870	77,896	10,168,572	119,548	10,049,024
2044	0	0	0	17,762	107,506	10,856,789	212,294	10,644,495
2045	0	0	0	21,965	132,945	11,570,422	290,153	11,280,269
2046	0	0	0	25,674	155,395	12,314,987	357,154	11,957,833
2047	0	0	0	29,039	175,764	13,095,383	416,384	12,678,999
2048	0	0	0	32,177	194,754	13,916,083	470,219	13,445,864
2049	0	0	0	35,177	212,911	14,781,282	520,492	14,260,790
2050	0	0	0	38,109	230,662	15,695,013	568,631	15,126,382
2051	0	0	0	41,031	248,346	16,661,237	615,755	16,045,482
2052	0	0	0	43,987	266,235	17,683,915	662,751	17,021,164
2053	0	0	0	47,013	284,550	18,767,065	710,331	18,056,734
2054	0	0	0	50,140	303,478	19,914,813	759,079	19,155,733
2055	0	0	0	53,394	323,176	21,131,427	809,482	20,321,945
2056	0	0	0	56,799	343,784	22,421,358	861,957	21,559,401
2057	0	0	0	60,375	365,427	23,789,265	916,869	22,872,396
2058	0	0	0	64,141	388,220	25,240,045	974,550	24,265,495
2059	0	0	0	68,115	412,274	26,778,860	1,035,308	25,743,552
2060	0	0	0	72,315	437,697	28,411,156	1,099,434	27,311,722
2061	0	0	0	76,759	464,596	30,142,693	1,167,214	28,975,479
2062	0	0	0	81,465	493,077	31,979,567	1,238,931	30,740,636
2063	0	0	0	86,450	523,251	33,928,231	1,314,872	32,613,359
2064	0	0	0	91,734	555,231	35,995,525	1,395,329	34,600,196
2065	0	0	0	97,335	589,135	38,188,697	1,480,602	36,708,094
2066	0	0	0	103,275	625,086	40,515,432	1,571,007	38,944,424
2067	0	0	0	109,574	663,212	42,983,880	1,666,872	41,317,008
2068	0	0	0	116,255	703,651	45,602,683	1,768,539	43,834,144
2069	0	0	0	123,342	746,546	48,381,010	1,876,373	46,504,637



Roth IRA Conversion Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Conversion Tax Cost	Other Taxes				After-Tax Investments		
		Ordinary Income	Ordinary Income Taxes	Unearned Income Medicare Surtax	Capital Gains Taxes	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2070	0	0	0	130,860	792,047	51,328,584	1,990,755	49,337,829
2071	0	0	0	138,835	840,316	54,455,720	2,112,089	52,343,631
2072	0	0	0	147,295	891,522	57,773,360	2,240,803	55,532,558
2073	0	0	0	156,270	945,845	61,293,114	2,377,349	58,915,766
2074	0	0	0	165,792	1,003,475	65,027,297	2,522,206	62,505,091
2075	0	0	0	175,893	1,064,615	68,988,973	2,675,884	66,313,089
2076	0	0	0	186,609	1,129,478	73,192,003	2,838,920	70,353,083
2077	0	0	0	197,979	1,198,292	77,651,093	3,011,886	74,639,207
2078	0	0	0	210,041	1,271,298	82,381,841	3,195,386	79,186,455
2079	0	0	0	222,837	1,348,751	87,400,800	3,390,065	84,010,736
2080	0	0	0	236,413	1,430,922	92,725,529	3,596,602	89,128,926
2081	0	0	0	250,816	1,518,100	98,374,655	3,815,722	94,558,933
2082	0	0	0	266,097	1,610,588	104,367,943	4,048,190	100,319,753
2083	0	0	0	282,309	1,708,710	110,726,359	4,294,820	106,431,540
2084	0	0	0	299,508	1,812,810	117,472,150	4,556,475	112,915,676
2085	0	0	0	317,755	1,923,253	124,628,915	4,834,070	119,794,845
2086	0	0	0	337,113	2,040,423	132,221,691	5,128,577	127,093,114
2087	0	0	0	357,651	2,164,732	140,277,043	5,441,027	134,836,016
2088	0	0	0	379,441	2,296,615	148,823,151	5,772,511	143,050,640
2089	0	0	0	402,557	2,436,532	157,889,914	6,124,190	151,765,723





Roth IRA Conversion

Supporting Schedules for
TAX & INVESTMENT RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in Current Year

Tax Rates - Baseline Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Ordinary Income Tax Rate	Capital Gains Tax Rate
2023	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2033	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2056	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2057	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2058	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2059	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2061	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2062	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - Baseline Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Ordinary Income Tax Rate	Capital Gains Tax Rate
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2082	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2083	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2084	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2085	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2086	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2087	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2088	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2089	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - Roth IRA Conversion Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Ordinary Income Tax Rate	Capital Gains Tax Rate
2023	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2033	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2056	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2057	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2058	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2059	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2061	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2062	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - Roth IRA Conversion Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Ordinary Income Tax Rate	Capital Gains Tax Rate
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2082	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2083	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2084	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2085	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2086	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2087	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2088	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2089	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Investment Rates

Jack & Jill Flash

Year	IRAs		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2023	2.0%	6.0%	2.0%	6.0%	25.0%
2024	2.0%	6.0%	2.0%	6.0%	25.0%
2025	2.0%	6.0%	2.0%	6.0%	25.0%
2026	2.0%	6.0%	2.0%	6.0%	25.0%
2027	2.0%	6.0%	2.0%	6.0%	25.0%
2028	2.0%	6.0%	2.0%	6.0%	25.0%
2029	2.0%	6.0%	2.0%	6.0%	25.0%
2030	2.0%	6.0%	2.0%	6.0%	25.0%
2031	2.0%	6.0%	2.0%	6.0%	25.0%
2032	2.0%	6.0%	2.0%	6.0%	25.0%
2033	2.0%	6.0%	2.0%	6.0%	25.0%
2034	2.0%	6.0%	2.0%	6.0%	25.0%
2035	2.0%	6.0%	2.0%	6.0%	25.0%
2036	2.0%	6.0%	2.0%	6.0%	25.0%
2037	2.0%	6.0%	2.0%	6.0%	25.0%
2038	2.0%	6.0%	2.0%	6.0%	25.0%
2039	2.0%	6.0%	2.0%	6.0%	25.0%
2040	2.0%	6.0%	2.0%	6.0%	25.0%
2041	2.0%	6.0%	2.0%	6.0%	25.0%
2042	2.0%	6.0%	2.0%	6.0%	25.0%
2043	2.0%	6.0%	2.0%	6.0%	25.0%
2044	2.0%	6.0%	2.0%	6.0%	25.0%
2045	2.0%	6.0%	2.0%	6.0%	25.0%
2046	2.0%	6.0%	2.0%	6.0%	25.0%
2047	2.0%	6.0%	2.0%	6.0%	25.0%
2048	2.0%	6.0%	2.0%	6.0%	25.0%
2049	2.0%	6.0%	2.0%	6.0%	25.0%
2050	2.0%	6.0%	2.0%	6.0%	25.0%
2051	2.0%	6.0%	2.0%	6.0%	25.0%
2052	2.0%	6.0%	2.0%	6.0%	25.0%
2053	2.0%	6.0%	2.0%	6.0%	25.0%
2054	2.0%	6.0%	2.0%	6.0%	25.0%
2055	2.0%	6.0%	2.0%	6.0%	25.0%
2056	2.0%	6.0%	2.0%	6.0%	25.0%
2057	2.0%	6.0%	2.0%	6.0%	25.0%
2058	2.0%	6.0%	2.0%	6.0%	25.0%
2059	2.0%	6.0%	2.0%	6.0%	25.0%
2060	2.0%	6.0%	2.0%	6.0%	25.0%
2061	2.0%	6.0%	2.0%	6.0%	25.0%
2062	2.0%	6.0%	2.0%	6.0%	25.0%
2063	2.0%	6.0%	2.0%	6.0%	25.0%
2064	2.0%	6.0%	2.0%	6.0%	25.0%
2065	2.0%	6.0%	2.0%	6.0%	25.0%
2066	2.0%	6.0%	2.0%	6.0%	25.0%
2067	2.0%	6.0%	2.0%	6.0%	25.0%
2068	2.0%	6.0%	2.0%	6.0%	25.0%



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in Current Year

Investment Rates

Jack & Jill Flash

Year	IRAs		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2069	2.0%	6.0%	2.0%	6.0%	25.0%
2070	2.0%	6.0%	2.0%	6.0%	25.0%
2071	2.0%	6.0%	2.0%	6.0%	25.0%
2072	2.0%	6.0%	2.0%	6.0%	25.0%
2073	2.0%	6.0%	2.0%	6.0%	25.0%
2074	2.0%	6.0%	2.0%	6.0%	25.0%
2075	2.0%	6.0%	2.0%	6.0%	25.0%
2076	2.0%	6.0%	2.0%	6.0%	25.0%
2077	2.0%	6.0%	2.0%	6.0%	25.0%
2078	2.0%	6.0%	2.0%	6.0%	25.0%
2079	2.0%	6.0%	2.0%	6.0%	25.0%
2080	2.0%	6.0%	2.0%	6.0%	25.0%
2081	2.0%	6.0%	2.0%	6.0%	25.0%
2082	2.0%	6.0%	2.0%	6.0%	25.0%
2083	2.0%	6.0%	2.0%	6.0%	25.0%
2084	2.0%	6.0%	2.0%	6.0%	25.0%
2085	2.0%	6.0%	2.0%	6.0%	25.0%
2086	2.0%	6.0%	2.0%	6.0%	25.0%
2087	2.0%	6.0%	2.0%	6.0%	25.0%
2088	2.0%	6.0%	2.0%	6.0%	25.0%
2089	2.0%	6.0%	2.0%	6.0%	25.0%

