



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 2018

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



Summary

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At the End of the Senior Generation's Lifetime in 2055	Baseline	Roth IRA Conversion
Traditional IRA balance	5,205,007	0
Roth IRA balance	NA	18,625,276
Taxable investment balance	21,613,076	10,942,607
Combined balances	26,818,083	29,567,882
Estate taxes	-10,727,233	-11,827,153
IRD deduction	1,561,502	0
Income taxes assuming total IRA distributions	-1,552,133	0
Net to heirs	14,538,717	17,740,729

Roth IRA conversion advantage	3,202,013
Present value of planning advantage @ 3.0%	1,041,505

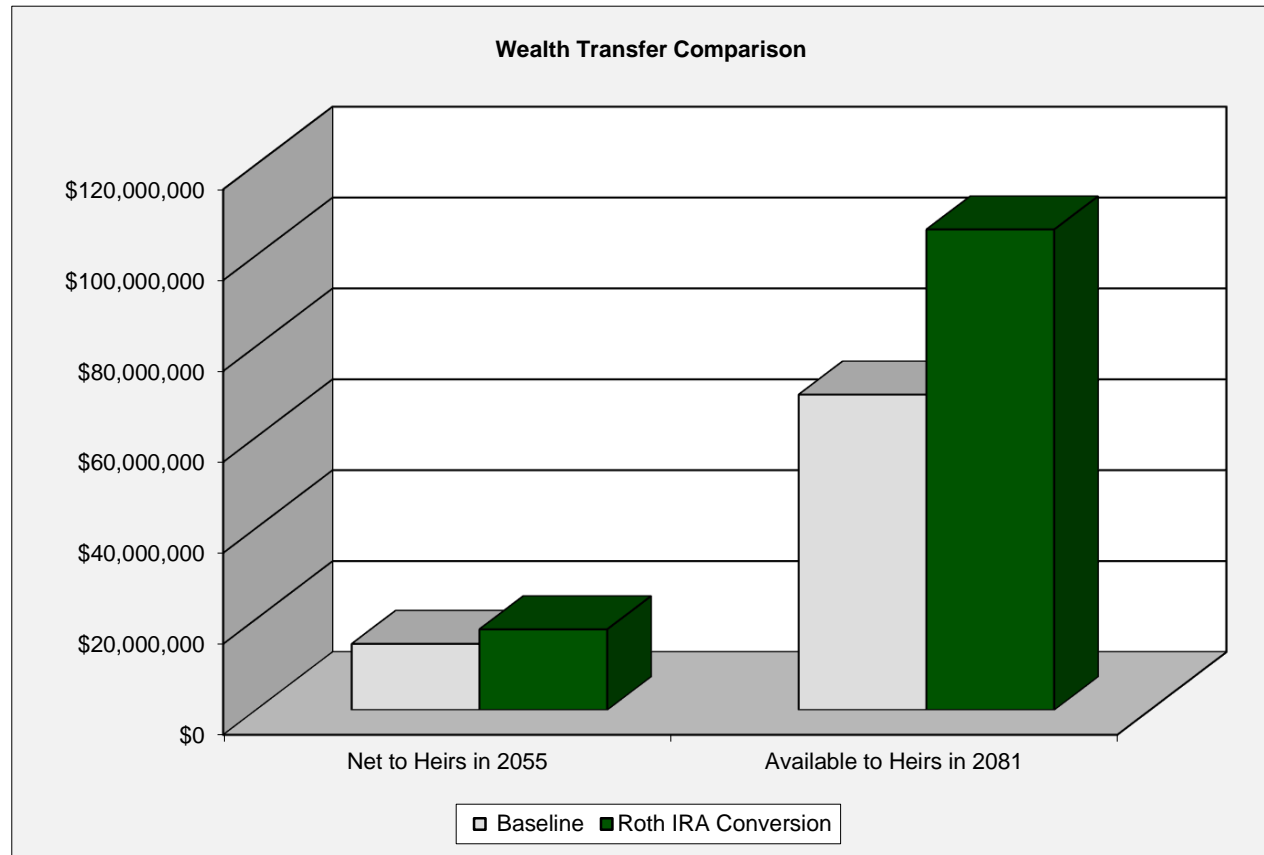
At the End of the Heir's Lifetime in 2081	Baseline	Roth IRA Conversion
Traditional IRA balance	0	0
Income taxes assuming total IRA distributions	0	0
After-tax traditional IRA assets	0	0
Roth IRA	NA	0
Income taxes assuming total IRA distributions	NA	0
After-tax Roth IRA assets	NA	0
Taxable investment balance	69,366,601	105,714,630
Net amount available to heirs before 2nd generation death taxes	69,366,601	105,714,630

Roth IRA conversion advantage	36,348,029
Present value of planning advantage @ 3.0%	5,481,932



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	55.0	52.0
Attained age at year end	55.9	52.9
Calculated life expectancy	84.6	84.3
Life expectancy override	90.0	90.0
Year of death	2052	2055
Next Generation Beneficiary		
Age		26.0
Attained age at year end		26.9
Year of death		2081
Planning Illustration		
Analysis date		01-Jan-2018
Tax laws to apply - income taxes	TCJA provisions sunset after 2025	
Tax laws to apply - estate, gift & GST	TCJA provisions sunset after 2025	
Required Minimum Distribution Planning		
Account owner illustrated		Jack
Beneficiary		Jill
Beneficiary qualifies as designated beneficiary		Yes
First required distribution = April 1 in post-70 1/2 yr		Yes
Spousal Rollover		
Surviving spouse elects to treat account as own		Yes
Surviving spouse's designated beneficiary		Heir
Taxable Investments		
Fair market value		1,525,395
Tax basis		1,451,400
Traditional IRAs		
		Jack
Current account balance		1,000,000
Current account basis		0



Assumptions

Jack & Jill Flash

Roth IRA	Jack
First year of conversion	2018
Last year of conversion	2018
Conversion timing	End of year
First Roth IRA contribution year	2018
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	95.1%

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	5.0%	5.0%
Estate tax rate	See schedule	See schedule
IRD deduction tax rate	See schedule	See schedule

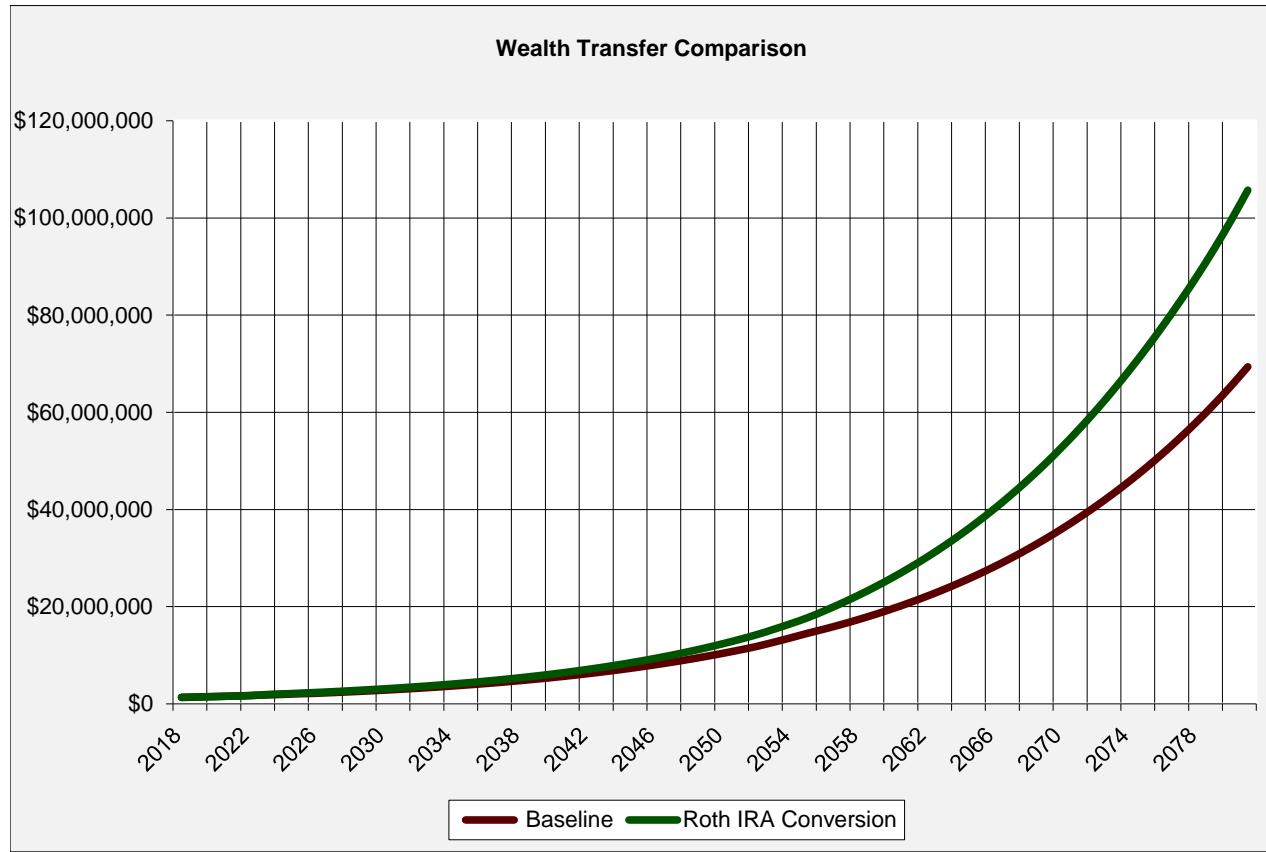
IRA Investment Rates	Baseline	Heirs
Current income rate	2.0%	2.0%
Growth rate	6.0%	6.0%

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

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.



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

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%
2018	1,320,898	1,360,864	39,965	38,805
2019	1,412,312	1,434,518	22,207	20,934
2020	1,508,724	1,512,505	3,781	3,460
2021	1,610,743	1,595,292	-15,451	-13,729
2022	1,718,952	1,683,339	-35,614	-30,724
2023	1,833,929	1,919,742	85,813	71,876
2024	1,956,251	2,055,430	99,178	80,646
2025	2,086,511	2,200,658	114,147	90,116
2026	2,191,943	2,356,316	164,373	125,991
2027	2,337,484	2,523,056	185,572	138,099
2028	2,492,695	2,701,712	209,016	151,007
2029	2,658,267	2,893,172	234,906	164,771
2030	2,834,931	3,098,391	263,460	179,421
2031	3,023,466	3,318,385	294,919	195,000
2032	3,224,700	3,554,248	329,548	211,537
2033	3,439,517	3,807,151	367,635	229,116
2034	3,679,298	4,078,353	399,055	241,459
2035	3,929,967	4,369,204	439,237	258,037
2036	4,197,415	4,681,154	483,739	275,886
2037	4,482,683	5,015,762	533,079	295,177
2038	4,786,879	5,374,702	587,823	316,016
2039	5,111,184	5,759,775	648,591	338,536
2040	5,456,814	6,172,914	716,100	362,864
2041	5,825,137	6,616,199	791,063	389,182
2042	6,217,515	7,091,865	874,350	417,637
2043	6,635,436	7,602,316	966,880	448,392
2044	7,080,474	8,150,135	1,069,661	481,579
2045	7,554,294	8,738,101	1,183,808	517,457
2046	8,058,657	9,369,202	1,310,545	556,181
2047	8,595,423	10,046,651	1,451,228	597,959
2048	9,166,460	10,773,903	1,607,444	642,996
2049	9,773,822	11,554,677	1,780,854	691,628
2050	10,419,682	12,392,968	1,973,286	744,056
2051	11,106,328	13,293,078	2,186,750	800,546
2052	11,836,177	14,259,633	2,423,456	861,308
2053	12,703,227	15,349,860	2,646,633	913,248
2054	13,601,625	16,507,490	2,905,865	973,514
2055	14,538,717	17,740,729	3,202,013	1,041,505
2056	15,415,206	19,176,829	3,761,624	1,187,818
2057	16,354,683	20,712,000	4,357,317	1,335,873
2058	17,359,654	22,352,544	4,992,890	1,486,174
2059	18,433,107	24,104,922	5,671,815	1,639,122
2060	19,578,456	25,975,763	6,397,307	1,794,828
2061	20,799,503	27,971,874	7,172,371	1,953,710
2062	22,100,409	30,100,237	7,999,828	2,115,678
2063	23,485,680	32,368,006	8,882,326	2,280,694
2064	24,960,154	34,782,487	9,822,333	2,448,451



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

Annual Net to Heirs Comparison

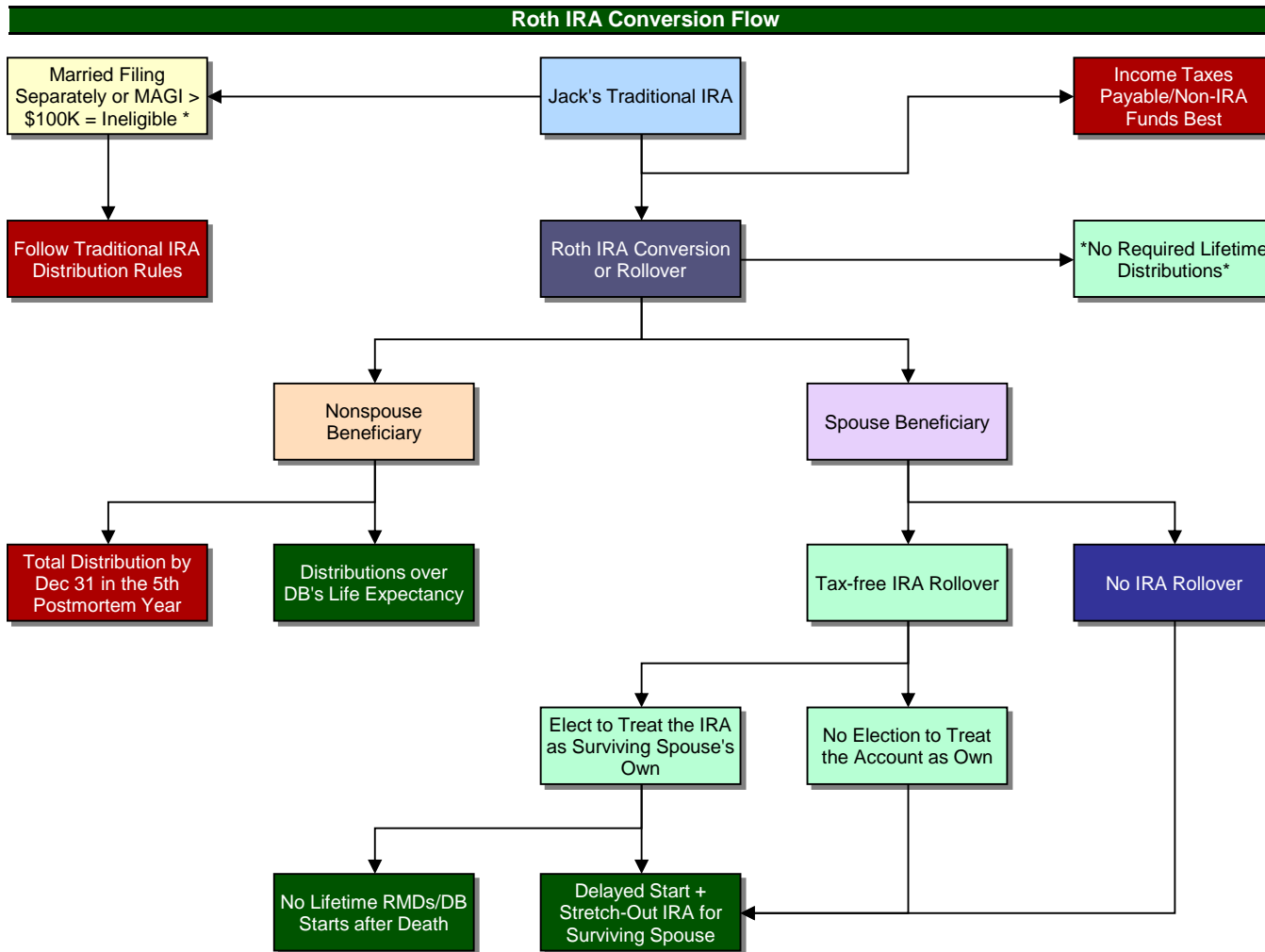
Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Baseline Scenario	Roth IRA Conversion Scenario	Roth IRA Conversion Adv-/Disadv	Present Value Adv-/Disadv 3.0%
2065	26,528,996	37,351,120	10,822,124	2,619,153
2066	28,197,697	40,081,447	11,883,750	2,792,373
2067	29,972,076	42,981,072	13,008,996	2,967,804
2068	31,858,284	46,057,610	14,199,326	3,144,819
2069	33,862,088	49,318,623	15,456,535	3,323,622
2070	35,985,774	52,771,539	16,785,765	3,504,388
2071	38,235,677	56,423,553	18,187,876	3,686,588
2072	40,618,389	60,281,495	19,663,106	3,869,289
2073	43,140,744	64,351,667	21,210,924	4,052,380
2074	45,809,793	68,639,616	22,829,823	4,234,720
2075	48,632,767	73,149,803	24,517,036	4,415,315
2076	51,616,995	77,885,059	26,268,064	4,592,595
2077	54,769,720	82,845,417	28,075,697	4,765,761
2078	58,099,983	88,038,412	29,938,429	4,934,035
2079	61,634,692	93,567,903	31,933,211	5,109,606
2080	65,385,929	99,453,026	34,067,097	5,291,957
2081	69,366,601	105,714,630	36,348,029	5,481,932



Roth IRA Conversion Eligibility and Planning

Jack & Jill Flash



* These restrictions do not apply to post-2009 Roth IRA conversions.





Roth IRA Conversion

Sensitivity Analyses

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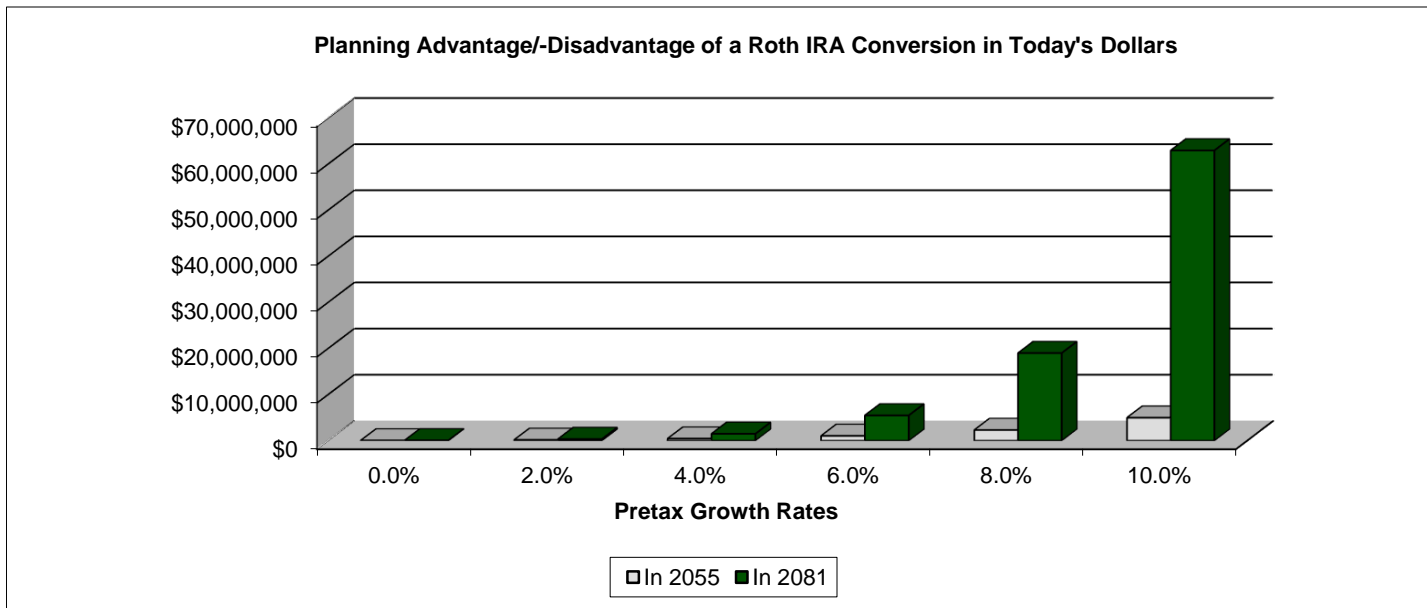
Jack & Jill Flash

Jack Converts IRA Rollover to Roth IRA in 2018

Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2055		Available to Heirs in 2081		Planning Adv-/Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2055	In 2081
0.0%	2,245,371	2,421,764	3,291,665	3,764,049	176,393	472,384
2.0%	4,182,859	4,713,703	9,046,798	11,449,501	530,844	2,402,703
4.0%	7,800,697	9,160,642	25,013,624	34,853,775	1,359,945	9,840,152
6.0%	14,538,717	17,740,729	69,366,601	105,714,630	3,202,013	36,348,029
8.0%	27,041,935	34,186,608	192,443,406	318,435,639	7,144,673	125,992,233
10.0%	50,138,311	65,479,406	532,946,726	950,345,677	15,341,094	417,398,951



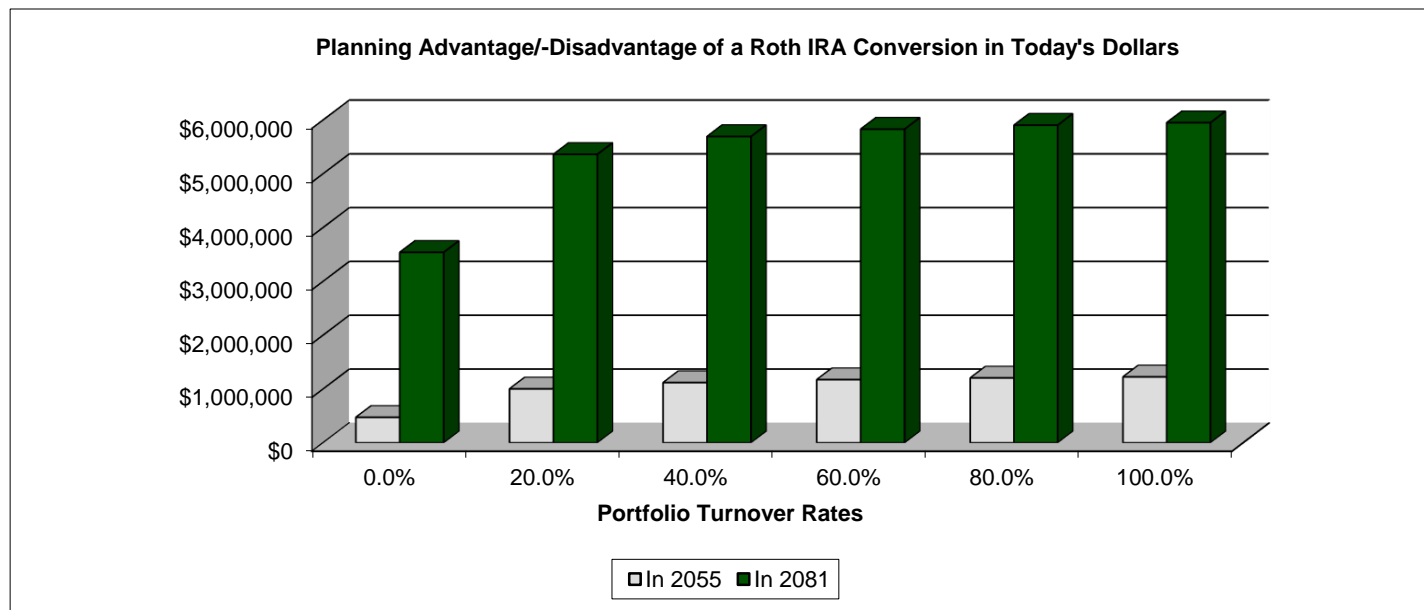
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of converting Jack's traditional IRA to a Roth IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2055		Available to Heirs in 2081		Planning Adv-/Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2055	In 2081
0.0%	20,043,765	21,495,390	107,181,931	130,646,409	1,451,625	23,464,478
20.0%	14,881,876	17,958,500	71,678,188	107,220,517	3,076,624	35,542,328
40.0%	13,924,302	17,360,919	65,307,394	103,049,403	3,436,617	37,742,008
60.0%	13,506,819	17,111,035	62,638,027	101,279,723	3,604,216	38,641,695
80.0%	13,270,050	16,972,276	61,161,342	100,295,149	3,702,226	39,133,807
100.0%	13,119,673	16,885,094	60,233,780	99,673,802	3,765,422	39,440,022



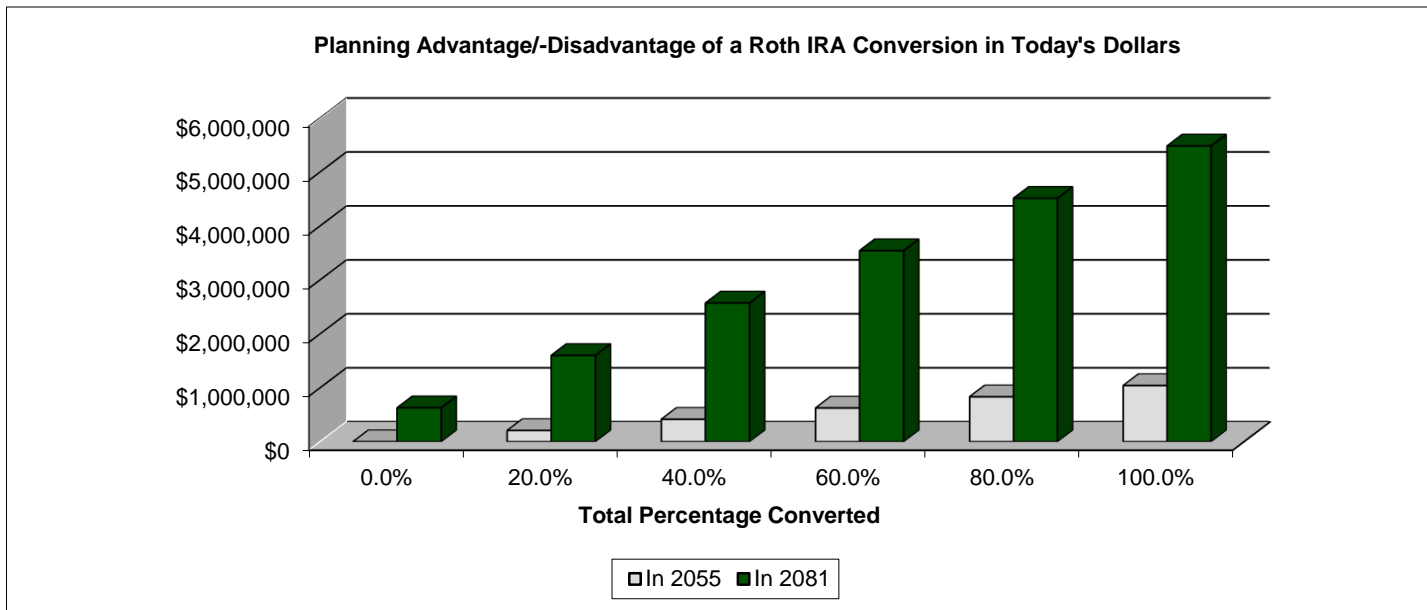
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of converting Jack's traditional IRA to a Roth IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Percentage of IRA Converted

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2055		Available to Heirs in 2081		Planning Adv-/Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2055	In 2081
0.0%	14,538,717	14,538,717	69,366,601	73,538,278	0	4,171,677
20.0%	14,538,717	15,179,119	69,366,601	79,973,549	640,403	10,606,948
40.0%	14,538,717	15,819,522	69,366,601	86,408,819	1,280,805	17,042,218
60.0%	14,538,717	16,459,924	69,366,601	92,844,089	1,921,208	23,477,489
80.0%	14,538,717	17,100,327	69,366,601	99,279,360	2,561,610	29,912,759
100.0%	14,538,717	17,740,729	69,366,601	105,714,630	3,202,013	36,348,029



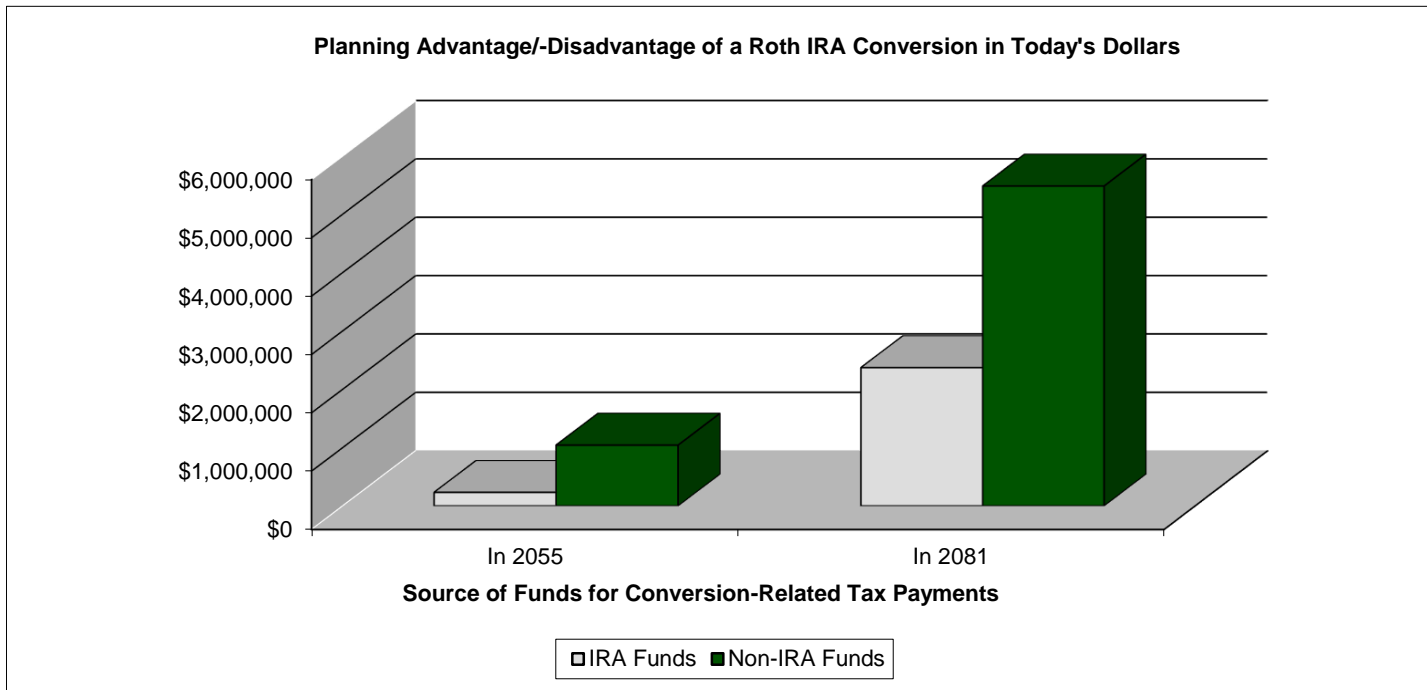
The illustration above shows the relationship between the percentage of Jack's traditional IRA that is converted to a Roth IRA and the projected wealth transfer to heirs. The graph shows the advantages or disadvantages of an IRA conversion in today's dollars. All other assumptions are the same as those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



Sensitivity Analysis - Tax Funding

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2055		Available to Heirs in 2081		Planning Adv-/Disadv	
	Baseline	Roth IRA Conversion	Baseline	Roth IRA Conversion	In 2055	In 2081
IRA Funds	14,538,717	15,250,560	69,366,601	85,076,061	711,843	15,709,460
Non-IRA Funds	14,538,717	17,740,729	69,366,601	105,714,630	3,202,013	36,348,029



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 2018

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
2018	1,080,000	1,628,017	2,708,017	1,083,207	324,000	303,912	1,320,898
2019	1,166,400	1,734,494	2,900,894	1,160,358	349,920	328,225	1,412,312
2020	1,259,712	1,845,633	3,105,345	1,242,138	377,914	354,483	1,508,724
2021	1,360,489	1,962,152	3,322,641	1,329,056	408,147	382,842	1,610,743
2022	1,469,328	2,084,707	3,554,035	1,421,614	440,798	413,469	1,718,952
2023	1,586,874	2,213,918	3,800,792	1,520,317	476,062	446,546	1,833,929
2024	1,713,824	2,350,378	4,064,202	1,625,681	514,147	482,270	1,956,251
2025	1,850,930	2,494,674	4,345,604	1,738,242	555,279	520,852	2,086,511
2026	1,999,005	2,647,738	4,646,743	1,858,697	599,701	596,103	2,191,943
2027	2,158,925	2,809,868	4,968,793	1,987,517	647,677	643,791	2,337,484
2028	2,331,639	2,981,678	5,313,317	2,125,327	699,492	695,295	2,492,695
2029	2,518,170	3,163,805	5,681,975	2,272,790	755,451	750,918	2,658,267
2030	2,719,624	3,356,914	6,076,538	2,430,615	815,887	810,992	2,834,931
2031	2,937,194	3,561,701	6,498,895	2,599,558	881,158	875,871	3,023,466
2032	3,172,169	3,778,899	6,951,068	2,780,427	951,651	945,941	3,224,700
2033	3,425,943	4,009,279	7,435,221	2,974,089	1,027,783	1,021,616	3,439,517
2034	3,454,965	4,394,317	7,849,282	3,139,713	1,036,489	1,030,270	3,679,298
2035	3,596,402	4,740,954	8,337,356	3,334,943	1,078,921	1,072,447	3,929,967
2036	3,738,511	5,115,221	8,853,732	3,541,493	1,121,553	1,114,824	4,197,415
2037	3,880,512	5,519,240	9,399,752	3,759,901	1,164,153	1,157,169	4,482,683
2038	4,021,498	5,955,318	9,976,816	3,990,726	1,206,449	1,199,211	4,786,879
2039	4,160,422	6,425,948	10,586,370	4,234,548	1,248,127	1,240,638	5,111,184
2040	4,297,010	6,933,294	11,230,304	4,492,122	1,289,103	1,281,368	5,456,814
2041	4,429,095	7,480,726	11,909,821	4,763,929	1,328,729	1,320,756	5,825,137
2042	4,556,290	8,070,711	12,627,001	5,050,800	1,366,887	1,358,686	6,217,515
2043	4,677,141	8,706,458	13,383,599	5,353,440	1,403,142	1,394,723	6,635,436
2044	4,790,020	9,391,410	14,181,429	5,672,572	1,437,006	1,428,384	7,080,474
2045	4,893,103	10,129,259	15,022,362	6,008,945	1,467,931	1,459,123	7,554,294
2046	4,984,361	10,923,961	15,908,322	6,363,329	1,495,308	1,486,336	8,058,657
2047	5,061,538	11,779,752	16,841,290	6,736,516	1,518,461	1,509,351	8,595,423
2048	5,124,465	12,699,827	17,824,292	7,129,717	1,537,340	1,528,116	9,166,460
2049	5,170,985	13,688,698	18,859,684	7,543,873	1,551,296	1,541,988	9,773,822
2050	5,198,770	14,751,155	19,949,925	7,979,970	1,559,631	1,550,273	10,419,682
2051	5,205,319	15,892,271	21,097,591	8,439,036	1,561,596	1,552,226	11,106,328
2052	5,187,968	17,117,413	22,305,381	8,922,152	1,556,391	1,547,052	11,836,177
2053	5,215,844	18,548,475	23,764,319	9,505,728	1,564,753	1,555,365	12,703,227
2054	5,222,415	20,042,499	25,264,915	10,105,966	1,566,725	1,557,324	13,601,625
2055	5,205,007	21,613,076	26,818,083	10,727,233	1,561,502	1,552,133	14,538,717



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	
2018	55.9	52.9	26.9	1,000,000	80,000	0.0	0	1,080,000
2019	56.9	53.9	27.9	1,080,000	86,400	0.0	0	1,166,400
2020	57.9	54.9	28.9	1,166,400	93,312	0.0	0	1,259,712
2021	58.9	55.9	29.9	1,259,712	100,777	0.0	0	1,360,489
2022	59.9	56.9	30.9	1,360,489	108,839	0.0	0	1,469,328
2023	60.9	57.9	31.9	1,469,328	117,546	0.0	0	1,586,874
2024	61.9	58.9	32.9	1,586,874	126,950	0.0	0	1,713,824
2025	62.9	59.9	33.9	1,713,824	137,106	0.0	0	1,850,930
2026	63.9	60.9	34.9	1,850,930	148,074	0.0	0	1,999,005
2027	64.9	61.9	35.9	1,999,005	159,920	0.0	0	2,158,925
2028	65.9	62.9	36.9	2,158,925	172,714	0.0	0	2,331,639
2029	66.9	63.9	37.9	2,331,639	186,531	0.0	0	2,518,170
2030	67.9	64.9	38.9	2,518,170	201,454	0.0	0	2,719,624
2031	68.9	65.9	39.9	2,719,624	217,570	0.0	0	2,937,194
2032	69.9	66.9	40.9	2,937,194	234,975	0.0	0	3,172,169
2033	70.9	67.9	41.9	3,172,169	253,774	27.4	0	3,425,943
2034	71.9	68.9	42.9	3,425,943	274,075	26.5	245,053	3,454,965
2035	72.9	69.9	43.9	3,454,965	276,397	25.6	134,960	3,596,402
2036	73.9	70.9	44.9	3,596,402	287,712	24.7	145,603	3,738,511
2037	74.9	71.9	45.9	3,738,511	299,081	23.8	157,080	3,880,512
2038	75.9	72.9	46.9	3,880,512	310,441	22.9	169,455	4,021,498
2039	76.9	73.9	47.9	4,021,498	321,720	22.0	182,795	4,160,422
2040	77.9	74.9	48.9	4,160,422	332,834	21.2	196,246	4,297,010
2041	78.9	75.9	49.9	4,297,010	343,761	20.3	211,675	4,429,095
2042	79.9	76.9	50.9	4,429,095	354,328	19.5	227,133	4,556,290
2043	80.9	77.9	51.9	4,556,290	364,503	18.7	243,652	4,677,141
2044	81.9	78.9	52.9	4,677,141	374,171	17.9	261,293	4,790,020
2045	82.9	79.9	53.9	4,790,020	383,202	17.1	280,118	4,893,103
2046	83.9	80.9	54.9	4,893,103	391,448	16.3	300,190	4,984,361
2047	84.9	81.9	55.9	4,984,361	398,749	15.5	321,572	5,061,538
2048	85.9	82.9	56.9	5,061,538	404,923	14.8	341,996	5,124,465
2049	86.9	83.9	57.9	5,124,465	409,957	14.1	363,437	5,170,985
2050	87.9	84.9	58.9	5,170,985	413,679	13.4	385,894	5,198,770
2051	88.9	85.9	59.9	5,198,770	415,902	12.7	409,352	5,205,319
2052	89.9	86.9	60.9	5,205,319	416,426	12.0	433,777	5,187,968
2053	0.0	87.9	61.9	5,187,968	415,037	13.4	387,162	5,215,844
2054	0.0	88.9	62.9	5,215,844	417,268	12.7	410,696	5,222,415
2055	0.0	89.9	63.9	5,222,415	417,793	12.0	435,201	5,205,007
2056	0.0	0.0	64.9	5,205,007	416,401	21.8	238,762	5,382,646
2057	0.0	0.0	65.9	5,382,646	430,612	20.8	258,781	5,554,476
2058	0.0	0.0	66.9	5,554,476	444,358	19.8	280,529	5,718,305
2059	0.0	0.0	67.9	5,718,305	457,464	18.8	304,165	5,871,605
2060	0.0	0.0	68.9	5,871,605	469,728	17.8	329,865	6,011,468
2061	0.0	0.0	69.9	6,011,468	480,917	16.8	357,825	6,134,560
2062	0.0	0.0	70.9	6,134,560	490,765	15.8	388,263	6,237,061
2063	0.0	0.0	71.9	6,237,061	498,965	14.8	421,423	6,314,603
2064	0.0	0.0	72.9	6,314,603	505,168	13.8	457,580	6,362,191



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	
2065	0.0	0.0	73.9	6,362,191	508,975	12.8	497,046	6,374,120
2066	0.0	0.0	74.9	6,374,120	509,930	11.8	540,180	6,343,870
2067	0.0	0.0	75.9	6,343,870	507,510	10.8	587,395	6,263,985
2068	0.0	0.0	76.9	6,263,985	501,119	9.8	639,182	6,125,921
2069	0.0	0.0	77.9	6,125,921	490,074	8.8	696,127	5,919,868
2070	0.0	0.0	78.9	5,919,868	473,589	7.8	758,957	5,634,500
2071	0.0	0.0	79.9	5,634,500	450,760	6.8	828,603	5,256,657
2072	0.0	0.0	80.9	5,256,657	420,533	5.8	906,320	4,770,869
2073	0.0	0.0	81.9	4,770,869	381,670	4.8	993,931	4,158,608
2074	0.0	0.0	82.9	4,158,608	332,689	3.8	1,094,370	3,396,926
2075	0.0	0.0	83.9	3,396,926	271,754	2.8	1,213,188	2,455,492
2076	0.0	0.0	84.9	2,455,492	196,439	1.8	1,364,162	1,287,769
2077	0.0	0.0	85.9	1,287,769	103,022	1.0	1,390,791	0
2078	0.0	0.0	86.9	0	0	1.0	0	0
2079	0.0	0.0	87.9	0	0	1.0	0	0
2080	0.0	0.0	88.9	0	0	1.0	0	0
2081	0.0	0.0	89.9	0	0	1.0	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
2018	1,525,395	0	30,508	91,524	41,380	124,139	0	0	0
2019	1,628,017	0	32,560	97,681	55,455	166,365	0	0	0
2020	1,734,494	0	34,690	104,070	67,609	202,826	0	0	0
2021	1,845,633	0	36,913	110,738	78,391	235,173	0	0	0
2022	1,962,152	0	39,243	117,729	88,226	264,677	0	0	0
2023	2,084,707	0	41,694	125,082	97,440	292,319	0	0	0
2024	2,213,918	0	44,278	132,835	106,289	318,866	0	0	0
2025	2,350,378	0	47,008	141,023	114,972	344,916	0	0	0
2026	2,494,674	0	49,893	149,680	123,649	370,948	0	0	0
2027	2,647,738	0	52,955	158,864	132,453	397,359	0	0	0
2028	2,809,868	0	56,197	168,592	141,488	424,463	0	0	0
2029	2,981,678	0	59,634	178,901	150,841	452,523	0	0	0
2030	3,163,805	0	63,276	189,828	160,588	481,763	0	0	0
2031	3,356,914	0	67,138	201,415	170,795	512,384	0	0	0
2032	3,561,701	0	71,234	213,702	181,521	544,564	0	0	0
2033	3,778,899	0	75,578	226,734	192,825	578,474	0	0	0
2034	4,009,279	0	80,186	240,557	204,758	614,273	245,053	0	245,053
2035	4,394,317	0	87,886	263,659	219,483	658,449	134,960	0	134,960
2036	4,740,954	0	94,819	284,457	235,727	707,180	145,603	0	145,603
2037	5,115,221	0	102,304	306,913	253,523	760,570	157,080	0	157,080
2038	5,519,240	0	110,385	331,154	272,931	818,793	169,455	0	169,455
2039	5,955,318	0	119,106	357,319	294,028	882,084	182,795	0	182,795
2040	6,425,948	0	128,519	385,557	316,910	950,731	196,246	0	196,246
2041	6,933,294	0	138,666	415,998	341,682	1,025,046	211,675	0	211,675
2042	7,480,726	0	149,615	448,844	368,472	1,105,417	227,133	0	227,133
2043	8,070,711	0	161,414	484,243	397,415	1,192,245	243,652	0	243,652
2044	8,706,458	0	174,129	522,387	428,658	1,285,974	261,293	0	261,293
2045	9,391,410	0	187,828	563,485	462,365	1,387,094	280,118	0	280,118
2046	10,129,259	0	202,585	607,756	498,712	1,496,137	300,190	0	300,190
2047	10,923,961	0	218,479	655,438	537,894	1,613,681	321,572	0	321,572
2048	11,779,752	0	235,595	706,785	580,117	1,740,350	341,996	0	341,996
2049	12,699,827	0	253,997	761,990	625,585	1,876,755	363,437	0	363,437
2050	13,688,698	0	273,774	821,322	674,519	2,023,557	385,894	0	385,894
2051	14,751,155	0	295,023	885,069	727,157	2,181,470	409,352	0	409,352
2052	15,892,271	0	317,845	953,536	783,752	0	433,777	0	433,777
2053	17,117,413	0	342,348	1,027,045	256,761	770,284	387,162	0	387,162
2054	18,548,475	0	370,970	1,112,909	470,798	1,412,394	410,696	0	410,696
2055	20,042,499	0	400,850	1,202,550	653,736	0	435,201	0	435,201
2056	21,613,076	10,727,233	217,717	653,151	163,288	489,863	238,762	71,629	167,133
2057	11,822,164	0	236,443	709,330	299,798	899,395	258,781	77,634	181,147
2058	12,805,837	0	256,117	768,350	416,936	1,250,809	280,529	84,159	196,370
2059	13,846,801	0	276,936	830,808	520,404	1,561,212	304,165	91,250	212,916
2060	14,954,321	0	299,086	897,259	614,618	1,843,854	329,865	98,960	230,906
2061	16,137,294	0	322,746	968,238	703,023	2,109,069	357,825	107,348	250,478
2062	17,404,493	0	348,090	1,044,270	788,335	2,365,004	388,263	116,479	271,784
2063	18,764,774	0	375,295	1,125,886	872,723	2,618,168	421,423	126,427	294,996
2064	20,227,242	0	404,545	1,213,634	957,951	2,873,852	457,580	137,274	320,306



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
2065	21,801,402	0	436,028	1,308,084	1,045,484	3,136,452	497,046	149,114	347,932
2066	23,497,296	0	469,946	1,409,838	1,136,572	3,409,717	540,180	162,054	378,126
2067	25,325,630	0	506,513	1,519,538	1,232,314	3,696,941	587,395	176,219	411,177
2068	27,297,910	0	545,958	1,637,875	1,333,704	4,001,112	639,182	162,957	476,225
2069	29,414,303	0	588,286	1,764,858	1,441,493	4,324,478	696,127	0	696,127
2070	31,623,044	0	632,461	1,897,383	1,555,465	4,666,395	758,957	0	758,957
2071	34,002,165	0	680,043	2,040,130	1,676,631	5,029,894	828,603	0	828,603
2072	36,566,367	0	731,327	2,193,982	1,805,969	5,417,907	906,320	0	906,320
2073	39,331,909	0	786,638	2,359,915	1,944,455	5,833,366	993,931	0	993,931
2074	42,317,045	0	846,341	2,539,023	2,093,097	6,279,292	1,094,370	0	1,094,370
2075	45,542,808	0	910,856	2,732,568	2,252,965	6,758,895	1,213,188	0	1,213,188
2076	49,034,698	0	980,694	2,942,082	2,425,244	7,275,733	1,364,162	0	1,364,162
2077	52,827,712	0	1,056,554	3,169,663	2,611,349	7,834,047	1,390,791	0	1,390,791
2078	56,869,245	0	1,137,385	3,412,155	2,811,550	8,434,651	0	0	0
2079	60,360,470	0	1,207,209	3,621,628	3,014,070	9,042,209	0	0	0
2080	64,058,004	0	1,281,160	3,843,480	3,221,422	9,664,267	0	0	0
2081	67,975,953	0	1,359,519	4,078,557	3,435,706	10,307,118	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
2018	0	2,732	16,678	1,628,017	33,518	1,594,499
2019	0	3,345	20,420	1,734,494	44,919	1,689,576
2020	0	3,887	23,733	1,845,633	54,763	1,790,870
2021	0	4,382	26,750	1,962,152	63,497	1,898,655
2022	0	4,844	29,573	2,084,707	71,463	2,013,245
2023	0	5,287	32,279	2,213,918	78,926	2,134,992
2024	0	5,722	34,932	2,350,378	86,094	2,264,284
2025	0	6,155	37,579	2,494,674	93,127	2,401,546
2026	0	6,595	39,915	2,647,738	99,414	2,548,324
2027	0	7,045	42,644	2,809,868	106,492	2,703,376
2028	0	7,512	45,468	2,981,678	113,756	2,867,922
2029	0	7,998	48,409	3,163,805	121,276	3,042,529
2030	0	8,507	51,489	3,356,914	129,113	3,227,801
2031	0	9,041	54,725	3,561,701	137,319	3,424,382
2032	0	9,605	58,134	3,778,899	145,943	3,632,955
2033	0	10,199	61,733	4,009,279	155,031	3,854,248
2034	104,393	10,828	65,537	4,394,317	164,625	4,229,692
2035	57,493	11,680	70,695	4,740,954	176,464	4,564,490
2036	62,027	12,561	76,025	5,115,221	189,524	4,925,696
2037	66,916	13,521	81,840	5,519,240	203,833	5,315,408
2038	72,188	14,566	88,163	5,955,318	219,437	5,735,881
2039	77,871	15,699	95,021	6,425,948	236,399	6,189,549
2040	83,601	16,926	102,449	6,933,294	254,796	6,678,498
2041	90,174	18,253	110,480	7,480,726	274,712	7,206,014
2042	96,759	19,687	119,160	8,070,711	296,252	7,774,459
2043	103,796	21,236	128,531	8,706,458	319,522	8,386,936
2044	111,311	22,906	138,641	9,391,410	344,641	9,046,769
2045	119,330	24,707	149,544	10,129,259	371,741	9,757,517
2046	127,881	26,649	161,298	10,923,961	400,965	10,522,996
2047	136,990	28,742	173,966	11,779,752	432,467	11,347,285
2048	145,690	30,997	187,614	12,699,827	466,414	12,233,413
2049	154,824	33,424	202,304	13,688,698	502,970	13,185,728
2050	164,391	36,035	218,107	14,751,155	542,313	14,208,842
2051	174,384	38,843	235,101	15,892,271	584,634	15,307,637
2052	184,789	41,861	253,367	17,117,413	0	17,117,413
2053	164,931	22,766	137,795	18,548,475	206,436	18,342,039
2054	174,957	31,987	193,607	20,042,499	378,522	19,663,978
2055	185,396	40,074	242,555	21,613,076	0	21,613,076
2056	71,199	14,478	87,631	11,822,164	131,283	11,690,881
2057	77,169	20,377	123,336	12,805,837	241,038	12,564,799
2058	83,654	25,576	154,802	13,846,801	335,217	13,511,584
2059	90,702	30,299	183,388	14,954,321	418,405	14,535,916
2060	98,366	34,721	210,152	16,137,294	494,153	15,643,141
2061	106,704	38,979	235,927	17,404,493	565,230	16,839,263
2062	115,780	43,184	261,378	18,764,774	633,821	18,130,953
2063	125,668	47,425	287,044	20,227,242	701,669	19,525,573
2064	136,450	51,775	313,374	21,801,402	770,192	21,031,209



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
2065	148,219	56,297	340,748	23,497,296	840,569	22,656,727
2066	161,082	61,048	369,499	25,325,630	913,804	24,411,826
2067	175,161	66,075	399,930	27,297,910	990,780	26,307,129
2068	202,872	71,427	432,322	29,414,303	1,072,298	28,342,005
2069	296,550	77,132	466,849	31,623,044	1,158,960	30,464,084
2070	323,316	83,141	503,223	34,002,165	1,250,594	32,751,571
2071	352,985	89,554	542,035	36,566,367	1,348,012	35,218,356
2072	386,092	96,417	583,578	39,331,909	1,451,999	37,879,910
2073	423,415	103,782	628,152	42,317,045	1,563,342	40,753,703
2074	466,202	111,699	676,071	45,542,808	1,682,850	43,859,958
2075	516,818	120,225	727,679	49,034,698	1,811,384	47,223,314
2076	581,133	129,426	783,366	52,827,712	1,949,896	50,877,816
2077	592,477	139,380	843,618	56,869,245	2,099,524	54,769,720
2078	0	150,060	908,255	60,360,470	2,260,486	58,099,983
2079	0	160,409	970,894	64,058,004	2,423,312	61,634,692
2080	0	171,098	1,035,594	67,975,953	2,590,024	65,385,929
2081	0	182,219	1,102,902	72,128,908	2,762,308	69,366,601





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 2018

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
2018	0	1,080,000	1,188,106	0	2,268,106	907,242	0	0	0	1,360,864
2019	0	1,166,400	1,264,985	0	2,431,385	972,554	0	25,920	24,313	1,434,518
2020	0	1,259,712	1,345,415	0	2,605,127	1,042,051	0	53,914	50,571	1,512,505
2021	0	1,360,489	1,429,880	0	2,790,369	1,116,148	0	84,147	78,930	1,595,292
2022	0	1,469,328	1,518,831	0	2,988,159	1,195,264	0	116,798	109,557	1,683,339
2023	0	1,586,874	1,612,696	0	3,199,570	1,279,828	0	0	0	1,919,742
2024	0	1,713,824	1,711,892	0	3,425,716	1,370,287	0	0	0	2,055,430
2025	0	1,850,930	1,816,833	0	3,667,763	1,467,105	0	0	0	2,200,658
2026	0	1,999,005	1,928,189	0	3,927,193	1,570,877	0	0	0	2,356,316
2027	0	2,158,925	2,046,168	0	4,205,093	1,682,037	0	0	0	2,523,056
2028	0	2,331,639	2,171,214	0	4,502,853	1,801,141	0	0	0	2,701,712
2029	0	2,518,170	2,303,784	0	4,821,954	1,928,782	0	0	0	2,893,172
2030	0	2,719,624	2,444,361	0	5,163,984	2,065,594	0	0	0	3,098,391
2031	0	2,937,194	2,593,448	0	5,530,641	2,212,257	0	0	0	3,318,385
2032	0	3,172,169	2,751,577	0	5,923,746	2,369,499	0	0	0	3,554,248
2033	0	3,425,943	2,919,310	0	6,345,252	2,538,101	0	0	0	3,807,151
2034	0	3,700,018	3,097,237	0	6,797,255	2,718,902	0	0	0	4,078,353
2035	0	3,996,019	3,285,987	0	7,282,006	2,912,802	0	0	0	4,369,204
2036	0	4,315,701	3,486,222	0	7,801,923	3,120,769	0	0	0	4,681,154
2037	0	4,660,957	3,698,646	0	8,359,603	3,343,841	0	0	0	5,015,762
2038	0	5,033,834	3,924,003	0	8,957,837	3,583,135	0	0	0	5,374,702
2039	0	5,436,540	4,163,084	0	9,599,625	3,839,850	0	0	0	5,759,775
2040	0	5,871,464	4,416,727	0	10,288,190	4,115,276	0	0	0	6,172,914
2041	0	6,341,181	4,685,818	0	11,026,999	4,410,799	0	0	0	6,616,199
2042	0	6,848,475	4,971,301	0	11,819,776	4,727,910	0	0	0	7,091,865
2043	0	7,396,353	5,274,174	0	12,670,527	5,068,211	0	0	0	7,602,316
2044	0	7,988,061	5,595,497	0	13,583,559	5,433,424	0	0	0	8,150,135
2045	0	8,627,106	5,936,396	0	14,563,502	5,825,401	0	0	0	8,738,101
2046	0	9,317,275	6,298,062	0	15,615,337	6,246,135	0	0	0	9,369,202
2047	0	10,062,657	6,681,761	0	16,744,418	6,697,767	0	0	0	10,046,651
2048	0	10,867,669	7,088,836	0	17,956,506	7,182,602	0	0	0	10,773,903
2049	0	11,737,083	7,520,711	0	19,257,794	7,703,118	0	0	0	11,554,677
2050	0	12,676,050	7,978,897	0	20,654,947	8,261,979	0	0	0	12,392,968
2051	0	13,690,134	8,464,996	0	22,155,130	8,862,052	0	0	0	13,293,078
2052	0	14,785,344	8,980,711	0	23,766,055	9,506,422	0	0	0	14,259,633
2053	0	15,968,172	9,614,928	0	25,583,100	10,233,240	0	0	0	15,349,860
2054	0	17,245,626	10,266,858	0	27,512,483	11,004,993	0	0	0	16,507,490
2055	0	18,625,276	10,942,607	0	29,567,882	11,827,153	0	0	0	17,740,729



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

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		
2018	55.9	52.9	26.9	1,000,000	80,000	0.0	0	1,080,000	0
2019	56.9	53.9	27.9	0	0	0.0	0	0	0
2020	57.9	54.9	28.9	0	0	0.0	0	0	0
2021	58.9	55.9	29.9	0	0	0.0	0	0	0
2022	59.9	56.9	30.9	0	0	0.0	0	0	0
2023	60.9	57.9	31.9	0	0	0.0	0	0	0
2024	61.9	58.9	32.9	0	0	0.0	0	0	0
2025	62.9	59.9	33.9	0	0	0.0	0	0	0
2026	63.9	60.9	34.9	0	0	0.0	0	0	0
2027	64.9	61.9	35.9	0	0	0.0	0	0	0
2028	65.9	62.9	36.9	0	0	0.0	0	0	0
2029	66.9	63.9	37.9	0	0	0.0	0	0	0
2030	67.9	64.9	38.9	0	0	0.0	0	0	0
2031	68.9	65.9	39.9	0	0	0.0	0	0	0
2032	69.9	66.9	40.9	0	0	0.0	0	0	0
2033	70.9	67.9	41.9	0	0	27.4	0	0	0
2034	71.9	68.9	42.9	0	0	26.5	0	0	0
2035	72.9	69.9	43.9	0	0	25.6	0	0	0
2036	73.9	70.9	44.9	0	0	24.7	0	0	0
2037	74.9	71.9	45.9	0	0	23.8	0	0	0
2038	75.9	72.9	46.9	0	0	22.9	0	0	0
2039	76.9	73.9	47.9	0	0	22.0	0	0	0
2040	77.9	74.9	48.9	0	0	21.2	0	0	0
2041	78.9	75.9	49.9	0	0	20.3	0	0	0
2042	79.9	76.9	50.9	0	0	19.5	0	0	0
2043	80.9	77.9	51.9	0	0	18.7	0	0	0
2044	81.9	78.9	52.9	0	0	17.9	0	0	0
2045	82.9	79.9	53.9	0	0	17.1	0	0	0
2046	83.9	80.9	54.9	0	0	16.3	0	0	0
2047	84.9	81.9	55.9	0	0	15.5	0	0	0
2048	85.9	82.9	56.9	0	0	14.8	0	0	0
2049	86.9	83.9	57.9	0	0	14.1	0	0	0
2050	87.9	84.9	58.9	0	0	13.4	0	0	0
2051	88.9	85.9	59.9	0	0	12.7	0	0	0
2052	89.9	86.9	60.9	0	0	12.0	0	0	0
2053	0.0	87.9	61.9	0	0	13.4	0	0	0
2054	0.0	88.9	62.9	0	0	12.7	0	0	0
2055	0.0	89.9	63.9	0	0	12.0	0	0	0
2056	0.0	0.0	64.9	0	0	21.8	0	0	0
2057	0.0	0.0	65.9	0	0	20.8	0	0	0
2058	0.0	0.0	66.9	0	0	19.8	0	0	0
2059	0.0	0.0	67.9	0	0	18.8	0	0	0
2060	0.0	0.0	68.9	0	0	17.8	0	0	0
2061	0.0	0.0	69.9	0	0	16.8	0	0	0
2062	0.0	0.0	70.9	0	0	15.8	0	0	0
2063	0.0	0.0	71.9	0	0	14.8	0	0	0
2064	0.0	0.0	72.9	0	0	13.8	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

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		
2065	0.0	0.0	73.9	0	0	12.8	0	0	0
2066	0.0	0.0	74.9	0	0	11.8	0	0	0
2067	0.0	0.0	75.9	0	0	10.8	0	0	0
2068	0.0	0.0	76.9	0	0	9.8	0	0	0
2069	0.0	0.0	77.9	0	0	8.8	0	0	0
2070	0.0	0.0	78.9	0	0	7.8	0	0	0
2071	0.0	0.0	79.9	0	0	6.8	0	0	0
2072	0.0	0.0	80.9	0	0	5.8	0	0	0
2073	0.0	0.0	81.9	0	0	4.8	0	0	0
2074	0.0	0.0	82.9	0	0	3.8	0	0	0
2075	0.0	0.0	83.9	0	0	2.8	0	0	0
2076	0.0	0.0	84.9	0	0	1.8	0	0	0
2077	0.0	0.0	85.9	0	0	1.0	0	0	0
2078	0.0	0.0	86.9	0	0	1.0	0	0	0
2079	0.0	0.0	87.9	0	0	1.0	0	0	0
2080	0.0	0.0	88.9	0	0	1.0	0	0	0
2081	0.0	0.0	89.9	0	0	1.0	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

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
2018	1,080,000	0	1,080,000	434,160	21,300	5,751	439,911



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		
2018	55.9	52.9	26.9	0	0	0.0	0	1,080,000	1,080,000
2019	56.9	53.9	27.9	1,080,000	86,400	0.0	0	0	1,166,400
2020	57.9	54.9	28.9	1,166,400	93,312	0.0	0	0	1,259,712
2021	58.9	55.9	29.9	1,259,712	100,777	0.0	0	0	1,360,489
2022	59.9	56.9	30.9	1,360,489	108,839	0.0	0	0	1,469,328
2023	60.9	57.9	31.9	1,469,328	117,546	0.0	0	0	1,586,874
2024	61.9	58.9	32.9	1,586,874	126,950	0.0	0	0	1,713,824
2025	62.9	59.9	33.9	1,713,824	137,106	0.0	0	0	1,850,930
2026	63.9	60.9	34.9	1,850,930	148,074	0.0	0	0	1,999,005
2027	64.9	61.9	35.9	1,999,005	159,920	0.0	0	0	2,158,925
2028	65.9	62.9	36.9	2,158,925	172,714	0.0	0	0	2,331,639
2029	66.9	63.9	37.9	2,331,639	186,531	0.0	0	0	2,518,170
2030	67.9	64.9	38.9	2,518,170	201,454	0.0	0	0	2,719,624
2031	68.9	65.9	39.9	2,719,624	217,570	0.0	0	0	2,937,194
2032	69.9	66.9	40.9	2,937,194	234,975	0.0	0	0	3,172,169
2033	70.9	67.9	41.9	3,172,169	253,774	0.0	0	0	3,425,943
2034	71.9	68.9	42.9	3,425,943	274,075	0.0	0	0	3,700,018
2035	72.9	69.9	43.9	3,700,018	296,001	0.0	0	0	3,996,019
2036	73.9	70.9	44.9	3,996,019	319,682	0.0	0	0	4,315,701
2037	74.9	71.9	45.9	4,315,701	345,256	0.0	0	0	4,660,957
2038	75.9	72.9	46.9	4,660,957	372,877	0.0	0	0	5,033,834
2039	76.9	73.9	47.9	5,033,834	402,707	0.0	0	0	5,436,540
2040	77.9	74.9	48.9	5,436,540	434,923	0.0	0	0	5,871,464
2041	78.9	75.9	49.9	5,871,464	469,717	0.0	0	0	6,341,181
2042	79.9	76.9	50.9	6,341,181	507,294	0.0	0	0	6,848,475
2043	80.9	77.9	51.9	6,848,475	547,878	0.0	0	0	7,396,353
2044	81.9	78.9	52.9	7,396,353	591,708	0.0	0	0	7,988,061
2045	82.9	79.9	53.9	7,988,061	639,045	0.0	0	0	8,627,106
2046	83.9	80.9	54.9	8,627,106	690,169	0.0	0	0	9,317,275
2047	84.9	81.9	55.9	9,317,275	745,382	0.0	0	0	10,062,657
2048	85.9	82.9	56.9	10,062,657	805,013	0.0	0	0	10,867,669
2049	86.9	83.9	57.9	10,867,669	869,414	0.0	0	0	11,737,083
2050	87.9	84.9	58.9	11,737,083	938,967	0.0	0	0	12,676,050
2051	88.9	85.9	59.9	12,676,050	1,014,084	0.0	0	0	13,690,134
2052	89.9	86.9	60.9	13,690,134	1,095,211	0.0	0	0	14,785,344
2053	0.0	87.9	61.9	14,785,344	1,182,828	0.0	0	0	15,968,172
2054	0.0	88.9	62.9	15,968,172	1,277,454	0.0	0	0	17,245,626
2055	0.0	89.9	63.9	17,245,626	1,379,650	0.0	0	0	18,625,276
2056	0.0	0.0	64.9	18,625,276	1,490,022	21.8	854,370	0	19,260,927
2057	0.0	0.0	65.9	19,260,927	1,540,874	20.8	926,006	0	19,875,795
2058	0.0	0.0	66.9	19,875,795	1,590,064	19.8	1,003,828	0	20,462,031
2059	0.0	0.0	67.9	20,462,031	1,636,962	18.8	1,088,406	0	21,010,587
2060	0.0	0.0	68.9	21,010,587	1,680,847	17.8	1,180,370	0	21,511,064
2061	0.0	0.0	69.9	21,511,064	1,720,885	16.8	1,280,420	0	21,951,529
2062	0.0	0.0	70.9	21,951,529	1,756,122	15.8	1,389,337	0	22,318,314
2063	0.0	0.0	71.9	22,318,314	1,785,465	14.8	1,507,994	0	22,595,785
2064	0.0	0.0	72.9	22,595,785	1,807,663	13.8	1,637,376	0	22,766,072



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		
2065	0.0	0.0	73.9	22,766,072	1,821,286	12.8	1,778,599	0	22,808,758
2066	0.0	0.0	74.9	22,808,758	1,824,701	11.8	1,932,946	0	22,700,513
2067	0.0	0.0	75.9	22,700,513	1,816,041	10.8	2,101,899	0	22,414,655
2068	0.0	0.0	76.9	22,414,655	1,793,172	9.8	2,287,210	0	21,920,618
2069	0.0	0.0	77.9	21,920,618	1,753,649	8.8	2,490,979	0	21,183,288
2070	0.0	0.0	78.9	21,183,288	1,694,663	7.8	2,715,806	0	20,162,145
2071	0.0	0.0	79.9	20,162,145	1,612,972	6.8	2,965,021	0	18,810,095
2072	0.0	0.0	80.9	18,810,095	1,504,808	5.8	3,243,120	0	17,071,783
2073	0.0	0.0	81.9	17,071,783	1,365,743	4.8	3,556,621	0	14,880,904
2074	0.0	0.0	82.9	14,880,904	1,190,472	3.8	3,916,027	0	12,155,349
2075	0.0	0.0	83.9	12,155,349	972,428	2.8	4,341,196	0	8,786,581
2076	0.0	0.0	84.9	8,786,581	702,926	1.8	4,881,434	0	4,608,074
2077	0.0	0.0	85.9	4,608,074	368,646	1.0	4,976,719	0	0
2078	0.0	0.0	86.9	0	0	1.0	0	0	0
2079	0.0	0.0	87.9	0	0	1.0	0	0	0
2080	0.0	0.0	88.9	0	0	1.0	0	0	0
2081	0.0	0.0	89.9	0	0	1.0	0	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

Roth IRA Conversion Scenario - Roth IRA Basis

Jack & Jill Flash

Year	Beginning Basis	Basis Additions 100.0%	Distributable Basis	Basis Recovery	Ending Basis
2018	0	1,080,000	1,080,000	0	1,080,000
2019	1,080,000	0	1,080,000	0	1,080,000
2020	1,080,000	0	1,080,000	0	1,080,000
2021	1,080,000	0	1,080,000	0	1,080,000
2022	1,080,000	0	1,080,000	0	1,080,000
2023	1,080,000	0	1,080,000	0	1,080,000
2024	1,080,000	0	1,080,000	0	1,080,000
2025	1,080,000	0	1,080,000	0	1,080,000
2026	1,080,000	0	1,080,000	0	1,080,000
2027	1,080,000	0	1,080,000	0	1,080,000
2028	1,080,000	0	1,080,000	0	1,080,000
2029	1,080,000	0	1,080,000	0	1,080,000
2030	1,080,000	0	1,080,000	0	1,080,000
2031	1,080,000	0	1,080,000	0	1,080,000
2032	1,080,000	0	1,080,000	0	1,080,000
2033	1,080,000	0	1,080,000	0	1,080,000
2034	1,080,000	0	1,080,000	0	1,080,000
2035	1,080,000	0	1,080,000	0	1,080,000
2036	1,080,000	0	1,080,000	0	1,080,000
2037	1,080,000	0	1,080,000	0	1,080,000
2038	1,080,000	0	1,080,000	0	1,080,000
2039	1,080,000	0	1,080,000	0	1,080,000
2040	1,080,000	0	1,080,000	0	1,080,000
2041	1,080,000	0	1,080,000	0	1,080,000
2042	1,080,000	0	1,080,000	0	1,080,000
2043	1,080,000	0	1,080,000	0	1,080,000
2044	1,080,000	0	1,080,000	0	1,080,000
2045	1,080,000	0	1,080,000	0	1,080,000
2046	1,080,000	0	1,080,000	0	1,080,000
2047	1,080,000	0	1,080,000	0	1,080,000
2048	1,080,000	0	1,080,000	0	1,080,000
2049	1,080,000	0	1,080,000	0	1,080,000
2050	1,080,000	0	1,080,000	0	1,080,000
2051	1,080,000	0	1,080,000	0	1,080,000
2052	1,080,000	0	1,080,000	0	1,080,000
2053	1,080,000	0	1,080,000	0	1,080,000
2054	1,080,000	0	1,080,000	0	1,080,000
2055	1,080,000	0	1,080,000	0	1,080,000
2056	1,080,000	0	1,080,000	854,370	225,630
2057	225,630	0	225,630	225,630	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



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

Roth IRA Conversion Scenario - Roth IRA Basis

Jack & Jill Flash

Year	Beginning Basis	Basis Additions 100.0%	Distributable Basis	Basis Recovery	Ending Basis
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
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



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
2018	1,525,395	0	30,508	91,524	41,380	102,839	0	0	0
2019	1,188,106	0	23,762	71,286	43,531	130,594	0	0	0
2020	1,264,985	0	25,300	75,899	51,623	154,870	0	0	0
2021	1,345,415	0	26,908	80,725	58,899	176,696	0	0	0
2022	1,429,880	0	28,598	85,793	65,622	196,867	0	0	0
2023	1,518,831	0	30,377	91,130	71,999	215,997	0	0	0
2024	1,612,696	0	32,254	96,762	78,190	234,569	0	0	0
2025	1,711,892	0	34,238	102,714	84,321	252,962	0	0	0
2026	1,816,833	0	36,337	109,010	90,493	271,479	0	0	0
2027	1,928,189	0	38,564	115,691	96,793	290,378	0	0	0
2028	2,046,168	0	40,923	122,770	103,287	309,861	0	0	0
2029	2,171,214	0	43,424	130,273	110,033	330,100	0	0	0
2030	2,303,784	0	46,076	138,227	117,082	351,246	0	0	0
2031	2,444,361	0	48,887	146,662	124,477	373,430	0	0	0
2032	2,593,448	0	51,869	155,607	132,259	396,778	0	0	0
2033	2,751,577	0	55,032	165,095	140,468	421,404	0	0	0
2034	2,919,310	0	58,386	175,159	149,141	447,422	0	0	0
2035	3,097,237	0	61,945	185,834	158,314	474,942	0	0	0
2036	3,285,987	0	65,720	197,159	168,025	504,076	0	0	0
2037	3,486,222	0	69,724	209,173	178,312	534,937	0	0	0
2038	3,698,646	0	73,973	221,919	189,214	567,642	0	0	0
2039	3,924,003	0	78,480	235,440	200,771	602,312	0	0	0
2040	4,163,084	0	83,262	249,785	213,024	639,072	0	0	0
2041	4,416,727	0	88,335	265,004	226,019	678,057	0	0	0
2042	4,685,818	0	93,716	281,149	239,802	719,405	0	0	0
2043	4,971,301	0	99,426	298,278	254,421	763,262	0	0	0
2044	5,274,174	0	105,483	316,450	269,928	809,784	0	0	0
2045	5,595,497	0	111,910	335,730	286,379	859,136	0	0	0
2046	5,936,396	0	118,728	356,184	303,830	911,490	0	0	0
2047	6,298,062	0	125,961	377,884	322,343	967,030	0	0	0
2048	6,681,761	0	133,635	400,906	341,984	1,025,952	0	0	0
2049	7,088,836	0	141,777	425,330	362,820	1,088,461	0	0	0
2050	7,520,711	0	150,414	451,243	384,926	1,154,778	0	0	0
2051	7,978,897	0	159,578	478,734	408,378	1,225,134	0	0	0
2052	8,464,996	0	169,300	507,900	433,258	0	0	0	0
2053	8,980,711	0	179,614	538,843	134,711	404,132	0	0	0
2054	9,614,928	0	192,299	576,896	245,257	735,771	0	0	0
2055	10,266,858	0	205,337	616,011	337,946	0	0	0	0
2056	10,942,607	11,827,153	-17,691	-53,073	-13,268	-39,805	854,370	0	0
2057	-93,571	0	-1,871	-5,614	-11,355	-34,064	926,006	0	0
2058	828,097	0	16,562	49,686	3,905	11,716	1,003,828	0	0
2059	1,893,302	0	37,866	113,598	31,329	93,986	1,088,406	0	0
2060	3,116,703	0	62,334	187,002	70,247	210,741	1,180,370	0	0
2061	4,514,855	0	90,297	270,891	120,408	361,224	1,280,420	0	0
2062	6,106,316	0	122,126	366,379	181,901	545,702	1,389,337	0	0
2063	7,911,800	0	158,236	474,708	255,103	765,308	1,507,994	0	0
2064	9,954,364	0	199,087	597,262	340,642	1,021,927	1,637,376	0	0



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

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
2065	12,259,633	0	245,193	735,578	439,376	1,318,129	1,778,599	0	0
2066	14,856,076	0	297,122	891,365	552,373	1,657,120	1,932,946	0	0
2067	17,775,328	0	355,507	1,066,520	680,910	2,042,730	2,101,899	0	0
2068	21,052,586	0	421,052	1,263,155	826,471	2,479,414	2,287,210	0	0
2069	24,727,093	0	494,542	1,483,626	990,760	2,972,279	2,490,979	0	0
2070	28,842,737	0	576,855	1,730,564	1,175,711	3,527,133	2,715,806	0	0
2071	33,448,852	0	668,977	2,006,931	1,383,516	4,150,548	2,965,021	0	0
2072	38,601,288	0	772,026	2,316,077	1,616,656	4,849,969	3,243,120	0	0
2073	44,364,005	0	887,280	2,661,840	1,877,952	5,633,857	3,556,621	0	0
2074	50,811,621	0	1,016,232	3,048,697	2,170,639	6,511,916	3,916,027	0	0
2075	58,034,103	0	1,160,682	3,482,046	2,498,490	7,495,471	4,341,196	0	0
2076	66,147,144	0	1,322,943	3,968,829	2,866,075	8,598,225	4,881,434	0	0
2077	75,323,363	0	1,506,467	4,519,402	3,279,407	9,838,220	4,976,719	0	0
2078	85,186,914	0	1,703,738	5,111,215	3,737,359	11,212,076	0	0	0
2079	90,706,886	0	1,814,138	5,442,413	4,163,622	12,490,867	0	0	0
2080	96,540,730	0	1,930,815	5,792,444	4,570,828	13,712,483	0	0	0
2081	102,716,597	0	2,054,332	6,162,996	4,968,870	14,906,609	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
2018	439,911	0	0	2,732	16,678	1,188,106	27,766	1,160,339
2019	0	0	0	2,557	15,612	1,264,985	35,260	1,229,725
2020	0	0	0	2,923	17,846	1,345,415	41,815	1,303,600
2021	0	0	0	3,261	19,907	1,429,880	47,708	1,382,172
2022	0	0	0	3,580	21,859	1,518,831	53,154	1,465,677
2023	0	0	0	3,890	23,751	1,612,696	58,319	1,554,377
2024	0	0	0	4,197	25,623	1,711,892	63,334	1,648,558
2025	0	0	0	4,505	27,506	1,816,833	68,300	1,748,533
2026	0	0	0	4,820	29,171	1,928,189	72,756	1,855,432
2027	0	0	0	5,144	31,132	2,046,168	77,821	1,968,347
2028	0	0	0	5,480	33,168	2,171,214	83,043	2,088,171
2029	0	0	0	5,831	35,295	2,303,784	88,467	2,215,317
2030	0	0	0	6,200	37,526	2,444,361	94,134	2,350,227
2031	0	0	0	6,588	39,874	2,593,448	100,079	2,493,368
2032	0	0	0	6,997	42,350	2,751,577	106,336	2,645,241
2033	0	0	0	7,429	44,965	2,919,310	112,936	2,806,373
2034	0	0	0	7,886	47,731	3,097,237	119,909	2,977,328
2035	0	0	0	8,370	50,660	3,285,987	127,285	3,158,702
2036	0	0	0	8,882	53,761	3,486,222	135,092	3,351,129
2037	0	0	0	9,425	57,048	3,698,646	143,363	3,555,283
2038	0	0	0	10,001	60,533	3,924,003	152,128	3,771,875
2039	0	0	0	10,612	64,228	4,163,084	161,419	4,001,665
2040	0	0	0	11,259	68,146	4,416,727	171,271	4,245,455
2041	0	0	0	11,945	72,301	4,685,818	181,719	4,504,099
2042	0	0	0	12,674	76,709	4,971,301	192,800	4,778,500
2043	0	0	0	13,446	81,385	5,274,174	204,554	5,069,620
2044	0	0	0	14,266	86,345	5,595,497	217,022	5,378,475
2045	0	0	0	15,135	91,606	5,936,396	230,248	5,706,147
2046	0	0	0	16,057	97,188	6,298,062	244,279	6,053,783
2047	0	0	0	17,036	103,110	6,681,761	259,164	6,422,597
2048	0	0	0	18,074	109,392	7,088,836	274,955	6,813,881
2049	0	0	0	19,175	116,057	7,520,711	291,708	7,229,004
2050	0	0	0	20,343	123,128	7,978,897	309,481	7,669,416
2051	0	0	0	21,582	130,630	8,464,996	328,336	8,136,661
2052	0	0	0	22,897	138,588	8,980,711	0	8,980,711
2053	0	0	0	11,944	72,295	9,614,928	108,307	9,506,621
2054	0	0	0	16,627	100,638	10,266,858	197,187	10,069,671
2055	0	0	0	20,645	124,955	10,942,607	0	10,942,607
2056	0	0	0	-1,176	-6,192	-93,571	-9,473	-84,098
2057	0	0	0	-503	-2,645	828,097	-8,107	836,204
2058	0	0	0	778	4,093	1,893,302	2,788	1,890,513
2059	0	0	0	2,629	13,839	3,116,703	22,369	3,094,335
2060	0	0	0	5,038	26,516	4,514,855	50,156	4,464,699
2061	0	0	0	8,007	42,141	6,106,316	85,971	6,020,345
2062	0	0	0	11,553	60,805	7,911,800	129,877	7,781,923
2063	0	0	0	15,707	82,668	9,954,364	182,143	9,772,221
2064	0	0	0	20,510	107,946	12,259,633	243,219	12,016,415



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
2065	0	0	0	26,014	136,914	14,856,076	313,715	14,542,361
2066	0	0	0	32,281	169,899	17,775,328	394,395	17,380,933
2067	0	0	0	39,384	207,283	21,052,586	486,170	20,566,417
2068	0	0	0	47,406	249,505	24,727,093	590,100	24,136,992
2069	0	0	0	56,441	297,060	28,842,737	707,403	28,135,335
2070	0	0	0	66,597	350,513	33,448,852	839,458	32,609,394
2071	0	0	0	77,995	410,499	38,601,288	987,830	37,613,458
2072	0	0	0	90,770	477,736	44,364,005	1,154,293	43,209,712
2073	0	0	0	105,079	553,046	50,811,621	1,340,858	49,470,763
2074	0	0	0	121,101	637,374	58,034,103	1,549,836	56,484,267
2075	0	0	0	139,049	731,835	66,147,144	1,783,922	64,363,222
2076	0	0	0	159,183	837,804	75,323,363	2,046,378	73,276,986
2077	0	0	0	181,863	957,175	85,186,914	2,341,496	82,845,417
2078	0	0	0	206,762	1,088,219	90,706,886	2,668,474	88,038,412
2079	0	0	0	227,155	1,195,552	96,540,730	2,972,826	93,567,903
2080	0	0	0	247,062	1,300,328	102,716,597	3,263,571	99,453,026
2081	0	0	0	266,882	1,404,640	109,262,403	3,547,773	105,714,630





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 2018

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
2018	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2019	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2020	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2021	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2022	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
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	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	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%



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
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%
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%



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
2018	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2019	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2020	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2021	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2022	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
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	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	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%	0.0%	39.6%	20.0%	39.6%	20.0%
2057	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2058	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2059	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2061	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2062	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%



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
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	0.0%	39.6%	20.0%	39.6%	20.0%



Investment Rates

Jack & Jill Flash

Year	IRAs		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2018	2.0%	6.0%	2.0%	6.0%	25.0%
2019	2.0%	6.0%	2.0%	6.0%	25.0%
2020	2.0%	6.0%	2.0%	6.0%	25.0%
2021	2.0%	6.0%	2.0%	6.0%	25.0%
2022	2.0%	6.0%	2.0%	6.0%	25.0%
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%



Roth IRA Conversion - Jack Converts IRA Rollover to Roth IRA in 2018

Investment Rates

Jack & Jill Flash

Year	IRAs		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
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%
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%

