

Scenario 1 IRA Balance

Age	Start Balance	RMDs	Distributions	End Balance
69	\$900,000	\$0	\$33,636	\$927,010
70	\$927,010	\$33,832	\$1,076	\$954,548
71	\$954,548	\$36,021	\$204	\$982,606
72	\$982,606	\$38,383	\$0	\$1,010,318
73	\$1,010,318	\$40,904	\$0	\$1,037,274
74	\$1,037,274	\$43,583	\$0	\$1,063,249
75	\$1,063,249	\$46,430	\$0	\$1,087,996
76	\$1,087,996	\$49,454	\$0	\$1,111,240
77	\$1,111,240	\$52,417	\$0	\$1,132,941
78	\$1,132,941	\$55,810	\$0	\$1,152,530
79	\$1,152,530	\$59,104	\$0	\$1,169,966
80	\$1,169,966	\$62,565	\$0	\$1,184,919
81	\$1,184,919	\$66,197	\$0	\$1,197,033
82	\$1,197,033	\$70,002	\$0	\$1,205,923
83	\$1,205,923	\$73,983	\$0	\$1,211,176
84	\$1,211,176	\$78,140	\$0	\$1,212,348
85	\$1,212,348	\$81,915	\$0	\$1,209,563
86	\$1,209,563	\$85,785	\$0	\$1,202,443
87	\$1,202,443	\$89,735	\$0	\$1,190,598
88	\$1,190,598	\$93,748	\$0	\$1,173,629
89	\$1,173,629	\$97,802	\$0	\$1,151,135
90	\$1,151,135	\$100,977	\$0	\$1,123,669
91	\$1,123,669	\$104,043	\$0	\$1,090,999
92	\$1,090,999	\$106,961	\$0	\$1,052,921
93	\$1,052,921	\$109,679	\$0	\$1,009,269
94	\$1,009,269	\$110,909	\$0	\$961,246
95	\$961,246	\$111,773	\$0	\$908,936
96	\$908,936	\$112,214	\$0	\$852,492
97	\$852,492	\$112,170	\$0	\$792,145
98	\$792,145	\$111,570	\$0	\$728,215
99	\$728,215	\$108,689	\$0	\$662,893
100	\$662,893	\$105,221	\$0	\$596,709

Scenerio 1 Outside Account Balance

Age	Start Balance	Saved RMDs	Distributions	End Balance
69	\$0	\$0	\$0	\$0
70	\$0	\$0	\$0	\$0
71	\$0	\$0	\$0	\$0
72	\$0	\$677	\$0	\$723
73	\$723	\$1,623	\$0	\$2,499
74	\$2,499	\$2,663	\$0	\$5,498
75	\$5,498	\$3,804	\$0	\$9,907
76	\$9,907	\$5,052	\$0	\$15,931
77	\$15,931	\$6,203	\$0	\$23,573
78	\$23,573	\$7,674	\$0	\$33,278
79	\$33,278	\$9,013	\$0	\$45,040
80	\$45,040	\$10,444	\$0	\$59,091
81	\$59,091	\$11,970	\$0	\$75,680
82	\$75,680	\$13,591	\$0	\$95,073
83	\$95,073	\$15,307	\$0	\$117,556
84	\$117,556	\$17,118	\$0	\$143,427
85	\$143,427	\$18,545	\$0	\$172,501
86	\$172,501	\$19,994	\$0	\$205,006
87	\$205,006	\$21,449	\$0	\$241,175
88	\$241,175	\$22,895	\$0	\$281,235
89	\$281,235	\$24,311	\$0	\$325,406
90	\$325,406	\$24,911	\$0	\$373,088
91	\$373,088	\$25,350	\$0	\$424,337
92	\$424,337	\$25,590	\$0	\$479,172
93	\$479,172	\$25,587	\$0	\$537,569
94	\$537,569	\$24,242	\$0	\$598,329
95	\$598,329	\$22,508	\$0	\$661,191
96	\$661,191	\$20,332	\$0	\$725,823
97	\$725,823	\$17,660	\$0	\$791,809
98	\$791,809	\$14,429	\$0	\$858,643
99	\$858,643	\$9,169	\$0	\$924,221
100	\$924,221	\$3,319	\$0	\$987,830

Scenerio 1 Cash Flows

<u>Expenses</u>	<u>Taxes</u>	<u>Saved RMD</u>	<u>Pensions</u>	<u>RMDs</u>	<u>Distributions</u>
\$55,000	\$5,035	\$0	\$26,400	\$0	\$33,636
\$56,650	\$5,186	\$0	\$26,928	\$33,832	\$1,076
\$58,350	\$5,342	\$0	\$27,467	\$36,021	\$204
\$60,100	\$5,622	\$677	\$28,016	\$38,383	\$0
\$61,903	\$5,954	\$1,623	\$28,576	\$40,904	\$0
\$63,760	\$6,307	\$2,663	\$29,148	\$43,583	\$0
\$65,673	\$6,684	\$3,804	\$29,731	\$46,430	\$0
\$67,643	\$7,084	\$5,052	\$30,325	\$49,454	\$0
\$69,672	\$7,473	\$6,203	\$30,932	\$52,417	\$0
\$71,763	\$7,924	\$7,674	\$31,550	\$55,810	\$0
\$73,915	\$8,357	\$9,013	\$32,181	\$59,104	\$0
\$76,133	\$8,813	\$10,444	\$32,825	\$62,565	\$0
\$78,417	\$9,291	\$11,970	\$33,482	\$66,197	\$0
\$80,769	\$9,793	\$13,591	\$34,151	\$70,002	\$0
\$83,192	\$10,317	\$15,307	\$34,834	\$73,983	\$0
\$85,688	\$10,865	\$17,118	\$35,531	\$78,140	\$0
\$88,259	\$11,353	\$18,545	\$36,242	\$81,915	\$0
\$90,907	\$11,851	\$19,994	\$36,966	\$85,785	\$0
\$93,634	\$12,357	\$21,449	\$37,706	\$89,735	\$0
\$96,443	\$12,870	\$22,895	\$38,460	\$93,748	\$0
\$99,336	\$13,384	\$24,311	\$39,229	\$97,802	\$0
\$102,316	\$13,763	\$24,911	\$40,014	\$100,977	\$0
\$105,386	\$14,122	\$25,350	\$40,814	\$104,043	\$0
\$108,547	\$14,453	\$25,590	\$41,630	\$106,961	\$0
\$111,804	\$14,751	\$25,587	\$42,463	\$109,679	\$0
\$115,158	\$14,821	\$24,242	\$43,312	\$110,909	\$0
\$118,613	\$14,831	\$22,508	\$44,178	\$111,773	\$0
\$122,171	\$14,773	\$20,332	\$45,062	\$112,214	\$0
\$125,836	\$14,637	\$17,660	\$45,963	\$112,170	\$0
\$129,611	\$14,412	\$14,429	\$46,882	\$111,570	\$0
\$133,499	\$13,840	\$9,169	\$47,820	\$108,689	\$0
\$137,504	\$13,174	\$3,319	\$48,776	\$105,221	\$0

Scenerio 2 IRA Balance

Age	Start Balance	Conversion	RMDs	Distributions	End Balance
69	\$900,000	\$23,333	\$0	\$37,753	\$897,637
70	\$897,637	\$23,333	\$32,760	\$6,266	\$893,747
71	\$893,747	\$23,333	\$33,726	\$6,617	\$888,176
72	\$888,176	\$23,333	\$34,694	\$7,010	\$880,758
73	\$880,758	\$23,333	\$35,658	\$7,454	\$871,314
74	\$871,314	\$23,333	\$36,610	\$7,958	\$859,653
75	\$859,653	\$0	\$37,539	\$4,416	\$874,936
76	\$874,936	\$0	\$39,770	\$3,741	\$889,625
77	\$889,625	\$0	\$41,963	\$3,156	\$903,621
78	\$903,621	\$0	\$44,513	\$2,269	\$916,817
79	\$916,817	\$0	\$47,016	\$1,485	\$929,098
80	\$929,098	\$0	\$49,684	\$594	\$940,337
81	\$940,337	\$0	\$52,533	\$0	\$949,950
82	\$949,950	\$0	\$55,553	\$0	\$957,006
83	\$957,006	\$0	\$58,712	\$0	\$961,174
84	\$961,174	\$0	\$62,011	\$0	\$962,104
85	\$962,104	\$0	\$65,007	\$0	\$959,894
86	\$959,894	\$0	\$68,078	\$0	\$954,244
87	\$954,244	\$0	\$71,212	\$0	\$944,844
88	\$944,844	\$0	\$74,397	\$0	\$931,378
89	\$931,378	\$0	\$77,615	\$0	\$913,526
90	\$913,526	\$0	\$80,134	\$0	\$891,730
91	\$891,730	\$0	\$82,568	\$0	\$865,804
92	\$865,804	\$0	\$84,883	\$0	\$835,585
93	\$835,585	\$0	\$87,040	\$0	\$800,943
94	\$800,943	\$0	\$88,016	\$0	\$762,833
95	\$762,833	\$0	\$88,701	\$0	\$721,320
96	\$721,320	\$0	\$89,052	\$0	\$676,527
97	\$676,527	\$0	\$89,017	\$0	\$628,636
98	\$628,636	\$0	\$88,540	\$0	\$577,903
99	\$577,903	\$0	\$86,254	\$0	\$526,064
100	\$526,064	\$0	\$83,502	\$0	\$473,541

Scenerio 2 Outside Account Balance

Age	Start Balance	Saved RMDs	Distributions	End Balance
69	\$0	\$0	\$0	\$0
70	\$0	\$0	\$0	\$0
71	\$0	\$0	\$0	\$0
72	\$0	\$0	\$0	\$0
73	\$0	\$0	\$0	\$0
74	\$0	\$0	\$0	\$0
75	\$0	\$0	\$0	\$0
76	\$0	\$0	\$0	\$0
77	\$0	\$0	\$0	\$0
78	\$0	\$0	\$0	\$0
79	\$0	\$0	\$0	\$0
80	\$0	\$0	\$0	\$0
81	\$0	\$356	\$0	\$388
82	\$388	\$1,309	\$0	\$1,808
83	\$1,808	\$2,327	\$0	\$4,404
84	\$4,404	\$3,408	\$0	\$8,319
85	\$8,319	\$4,173	\$0	\$13,304
86	\$13,304	\$4,943	\$0	\$19,433
87	\$19,433	\$5,705	\$0	\$26,772
88	\$26,772	\$6,447	\$0	\$35,379
89	\$35,379	\$7,152	\$0	\$45,295
90	\$45,295	\$7,195	\$0	\$55,901
91	\$55,901	\$7,096	\$0	\$67,092
92	\$67,092	\$6,824	\$0	\$78,720
93	\$78,720	\$6,344	\$0	\$90,594
94	\$90,594	\$4,783	\$0	\$101,576
95	\$101,576	\$2,897	\$0	\$111,264
96	\$111,264	\$644	\$0	\$119,183
97	\$119,183	\$0	\$2,020	\$124,778
98	\$124,778	\$0	\$5,146	\$127,408
99	\$127,408	\$0	\$9,900	\$125,146
100	\$125,146	\$0	\$15,142	\$117,154

Scenerio 2 Roth Balance

Age	Roth Beg.	Conversion2	Roth end
69	\$0	\$23,333	\$24,967
70	\$24,967	\$23,333	\$51,681
71	\$51,681	\$23,333	\$80,265
72	\$80,265	\$23,333	\$110,851
73	\$110,851	\$23,333	\$143,577
74	\$143,577	\$23,333	\$178,594
75	\$178,594	\$0	\$191,095
76	\$191,095	\$0	\$204,472
77	\$204,472	\$0	\$218,785
78	\$218,785	\$0	\$234,100
79	\$234,100	\$0	\$250,487
80	\$250,487	\$0	\$268,021
81	\$268,021	\$0	\$286,783
82	\$286,783	\$0	\$306,857
83	\$306,857	\$0	\$328,337
84	\$328,337	\$0	\$351,321
85	\$351,321	\$0	\$375,914
86	\$375,914	\$0	\$402,228
87	\$402,228	\$0	\$430,383
88	\$430,383	\$0	\$460,510
89	\$460,510	\$0	\$492,746
90	\$492,746	\$0	\$527,238
91	\$527,238	\$0	\$564,145
92	\$564,145	\$0	\$603,635
93	\$603,635	\$0	\$645,889
94	\$645,889	\$0	\$691,102
95	\$691,102	\$0	\$739,479
96	\$739,479	\$0	\$791,242
97	\$791,242	\$0	\$846,629
98	\$846,629	\$0	\$905,893
99	\$905,893	\$0	\$969,306
100	\$969,306	\$0	\$1,037,157

Scenario 2 Cash Flows

<u>Expenses</u>	<u>Taxes</u>	<u>Saved RMDs</u>	<u>Pensions</u>	<u>RMDs</u>	<u>Distributions</u>
\$55,000	\$9,153	\$0	\$26,400	\$0	\$37,753
\$56,650	\$9,304	\$0	\$26,928	\$32,760	\$6,266
\$58,350	\$9,459	\$0	\$27,467	\$33,726	\$6,617
\$60,100	\$9,620	\$0	\$28,016	\$34,694	\$7,010
\$61,903	\$9,785	\$0	\$28,576	\$35,658	\$7,454
\$63,760	\$9,955	\$0	\$29,148	\$36,610	\$7,958
\$65,673	\$6,012	\$0	\$29,731	\$37,539	\$4,416
\$67,643	\$6,193	\$0	\$30,325	\$39,770	\$3,741
\$69,672	\$6,378	\$0	\$30,932	\$41,963	\$3,156
\$71,763	\$6,570	\$0	\$31,550	\$44,513	\$2,269
\$73,915	\$6,767	\$0	\$32,181	\$47,016	\$1,485
\$76,133	\$6,970	\$0	\$32,825	\$49,684	\$594
\$78,417	\$7,242	\$356	\$33,482	\$52,533	\$0
\$80,769	\$7,625	\$1,309	\$34,151	\$55,553	\$0
\$83,192	\$8,027	\$2,327	\$34,834	\$58,712	\$0
\$85,688	\$8,446	\$3,408	\$35,531	\$62,011	\$0
\$88,259	\$8,816	\$4,173	\$36,242	\$65,007	\$0
\$90,907	\$9,195	\$4,943	\$36,966	\$68,078	\$0
\$93,634	\$9,579	\$5,705	\$37,706	\$71,212	\$0
\$96,443	\$9,967	\$6,447	\$38,460	\$74,397	\$0
\$99,336	\$10,356	\$7,152	\$39,229	\$77,615	\$0
\$102,316	\$10,637	\$7,195	\$40,014	\$80,134	\$0
\$105,386	\$10,900	\$7,096	\$40,814	\$82,568	\$0
\$108,547	\$11,142	\$6,824	\$41,630	\$84,883	\$0
\$111,804	\$11,355	\$6,344	\$42,463	\$87,040	\$0
\$115,158	\$11,387	\$4,783	\$43,312	\$88,016	\$0
\$118,613	\$11,370	\$2,897	\$44,178	\$88,701	\$0
\$122,171	\$11,298	\$644	\$45,062	\$89,052	\$0
\$125,836	\$11,164	\$0	\$45,963	\$89,017	\$2,020
\$129,611	\$10,958	\$0	\$46,882	\$88,540	\$5,146
\$133,499	\$10,475	\$0	\$47,820	\$86,254	\$9,900
\$137,504	\$9,916	\$0	\$48,776	\$83,502	\$15,142

Numbers for Study 2

The hypothetical investment strategies presented are active strategies and may not be suitable for all investors. An individual's investment objectives, risk tolerance and financial position should all be considered before implementing any investment strategy. Investments are subject to market risk. The computer models do not provide, imply, or otherwise constitute a guarantee of performance. Any market exposure always entails the possibility of substantial loss of equity. This presentation is for informational purposes only. Past performance is not a guarantee of future performance nor is any hypothetical representation of what may have happened represented to actually have happened and is shown only as an illustration.

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