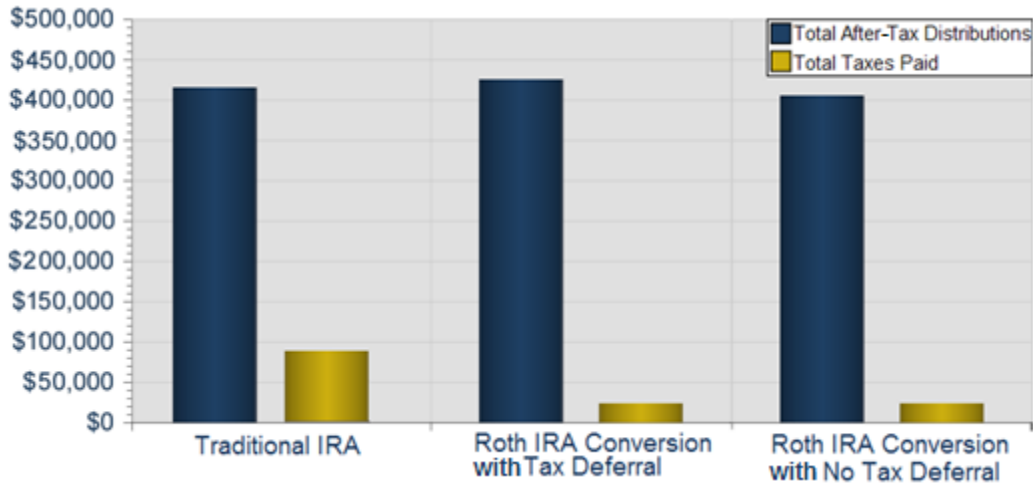


## Roth IRA Conversion Comparison Summary

The Roth IRA Conversion Comparison Summary uses the entire retirement investment portfolio in your Recommended Plan to demonstrate the effect of converting one or more traditional IRAs to Roth IRAs.

### Scenario Summary



Scenario	Total After-Tax Distributions	Total Taxes Paid	Retirement Goal Coverage	IRD-Taxed Assets at 2nd Death	IRD-Free Assets at 2nd Death
Traditional IRA	413,651	82,730	90%	64,465	0
Roth IRA Conversion with Tax Deferral	418,075	20,000	95%	0	54,282
Roth IRA Conversion with No Tax Deferral	406,133	20,000	89%	0	52,741

The following Transfer Strategies have not been applied to the Recommended Plan, and are listed for your consideration only. To model this illustration, these strategies assume that all of your existing IRAs will be converted to Roth IRAs on the corresponding dates.

### Transfer Strategies

Source Asset	Destination Asset	Amount	When	Taxes Paid From	Return Rate
Frank's IRA	New Roth IRA (Frank)	\$50,000	January 1, 2010	Non-Qualified	5.91%
Kathy's IRA	New Roth IRA (Kathy)	\$50,000	January 1, 2010	Non-Qualified	5.91%

The Traditional IRA scenario illustrates the growth of your retirement accounts and the tax impact on your plan if you do not convert any IRAs to Roth IRAs.

### Retirement Assets Activity - Traditional IRA

Year	Ages	Start-of-Year Market Value	Savings & Reinvestments	Growth	After-Tax Distributions	End-of-Year Market Value	Taxes
2010	52/50	100,000	0	10,000	0	110,000	0
2011	53/51	110,000	0	11,000	0	121,000	0
2012	54/52	121,000	0	12,100	0	133,100	0
2013	55/53	133,100	0	13,310	0	146,410	0
2014	56/54	146,410	0	14,641	0	161,051	0
2015	57/55	161,051	0	16,105	0	177,156	0
2016	58/56	177,156	0	17,716	0	194,872	0
2017	59/57	194,872	0	19,487	0	214,359	0
2018	60/58	214,359	0	21,436	0	235,795	0
2019	61/59	235,795	0	23,579	0	259,374	0
2020	62/60	259,374	0	25,937	0	285,312	0
2021	63/61	285,312	0	28,531	0	313,843	0
2022	64/62	313,843	0	31,384	0	345,227	0
2023	*65/63*	345,227	0	34,523	59,093	308,838	11,819
2024	66/64	308,838	0	30,884	59,093	268,810	11,819
2025	67/65	268,810	0	26,881	59,093	224,780	11,819
2026	68/66	224,780	0	22,478	59,093	176,346	11,819
2027	69/67	176,346	0	17,635	59,093	123,069	11,819
2028	70/68	123,068	0	12,307	59,093	64,465	11,819

The Roth IRA Conversion with Tax Deferral scenario illustrates the growth of your retirement accounts and the tax impact on your plan if you follow the conversion strategies listed in the Transfer Strategies table and defer taxes on conversions in the year 2010 to the years 2011 and 2012.

#### Retirement Assets Activity - Roth IRA Conversion with Tax Deferral

Year	Ages	Start-of-Year Market Value	Savings & Reinvestments	Growth	After-Tax Distributions	End-of-Year Market Value	Taxes
2010	52/50	100,000	0	10,000	0	110,000	0
2011	53/51	110,000	0	11,000	0	121,000	10,000
2012	54/52	111,000	0	11,100	0	122,100	10,000
2013	55/53	112,100	0	11,210	0	123,310	0
2014	56/54	123,310	0	12,331	0	135,641	0
2015	57/55	135,641	0	13,564	0	149,205	0
2016	58/56	149,205	0	14,921	0	164,126	0
2017	59/57	164,126	0	16,413	0	180,538	0
2018	60/58	180,538	0	18,054	0	198,592	0
2019	61/59	198,592	0	19,859	0	218,451	0
2020	62/60	218,451	0	21,845	0	240,296	0
2021	63/61	240,296	0	24,030	0	264,326	0
2022	64/62	264,326	0	26,433	0	290,759	0
2023	*65/63*	290,759	0	29,076	59,725	260,109	0
2024	66/64	260,109	0	26,011	59,725	226,395	0
2025	67/65	226,395	0	22,640	59,725	189,310	0
2026	68/66	189,310	0	18,931	59,725	148,516	0
2027	69/67	148,516	0	14,852	59,725	103,642	0
2028	70/68	103,642	0	10,364	59,725	54,282	0

The Roth IRA Conversion with No Tax Deferral scenario illustrates the growth of your retirement accounts and the tax impact on your plan if you follow the conversion strategies listed in the Transfer Strategies table and do not defer taxes on conversions in the year 2010.

#### Retirement Assets Activity - Roth IRA Conversion with No Tax Deferral

Year	Ages	Start-of-Year Market Value	Savings & Reinvestments	Growth	After-Tax Distributions	End-of-Year Market Value	Taxes
2010	52/50	100,000	0	10,000	0	90,000	20,000
2011	53/51	90,000	0	9,000	0	99,000	0
2012	54/52	99,000	0	9,900	0	108,900	0
2013	55/53	108,900	0	10,890	0	119,790	0
2014	56/54	119,790	0	11,979	0	131,769	0
2015	57/55	131,769	0	13,177	0	144,946	0
2016	58/56	144,946	0	14,495	0	159,440	0
2017	59/57	159,440	0	15,944	0	175,385	0
2018	60/58	175,385	0	17,539	0	192,923	0
2019	61/59	192,923	0	19,292	0	212,215	0
2020	62/60	212,215	0	21,222	0	233,437	0
2021	63/61	233,437	0	23,344	0	256,781	0
2022	64/62	256,781	0	25,678	0	282,459	0
2023	*65/63*	282,459	0	28,246	58,019	252,685	0
2024	66/64	252,685	0	25,269	58,019	219,935	0
2025	67/65	219,935	0	21,994	58,019	183,909	0
2026	68/66	183,909	0	18,391	58,019	144,281	0
2027	69/67	144,281	0	14,428	58,019	100,691	0
2028	70/68	100,691	0	10,069	58,019	52,741	0

You can maximize the benefits of your Roth IRA conversions by

- deferring taxes to the years 2011 and 2012 on conversions in the year 2010 if you do not expect taxes to be higher in those years
- liquidating Roth IRAs after all other retirement assets are depleted to maximize tax-free gains
- using Roth IRAs as an estate planning tool to avoid IRD taxes
- converting IRAs to Roth IRAs sooner, if you expect tax rates to be higher in the future
- making your conversions over a longer period of time to avoid moving up in tax brackets