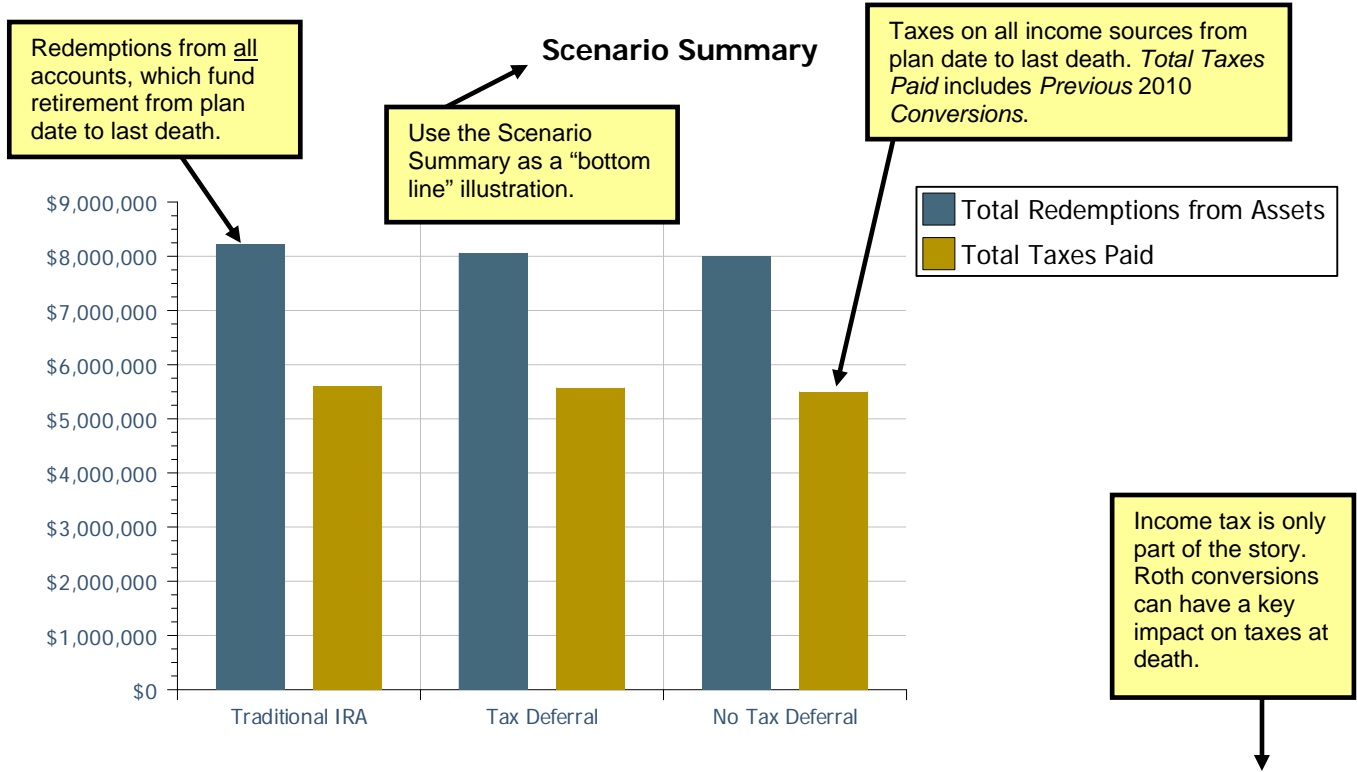


Roth IRA Conversion Comparison Summary

Accumulator

Roth Conversion Sample - Recommended - Proposed (2010)

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



Scenario	Total Redemptions from Assets*	Total Taxes Paid	Retirement Goal Coverage	IRD-Taxed Assets at 2nd Death	IRD-Free Assets at 2nd Death
Traditional IRA	8,224,035	5,598,966	100%	2,068,136	3,025,986
Roth IRA Conversion with Tax Deferral	8,063,533	5,575,140	100%	1,827,153	4,232,409
Roth IRA Conversion with No Tax Deferral	8,000,767	5,500,261	100%	1,768,641	4,223,882

*Redemptions do not include transfers between qualified retirement assets.

Scenarios use IRA to Roth IRA transfer strategies that are manually entered in the Recommended plan. Or, if there are no manual transfer strategies, the report assumes all IRAs in the plan are converted to Roth IRAs and a new Roth account will automatically be created if none exist.

If the *As Legislated* tax option is selected in the plan, taxes are higher with tax deferral because the tax rate in 2011 and 2012 is higher than in 2010.

The following Transfer Strategies have been applied to your Recommended Plan.

Transfer Strategies do not include conversions that occurred prior to plan date.

Source Asset	Destination Asset	Amount	When	Taxes Paid From	Return Rate
Frank's IRA	Frank's Roth IRA	\$80,000	Feb 1 2010	Cash Flow	7.66%

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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

To illustrate the overall impact, the tables include values for all accounts linked to retirement.

Year	Age	Start-of-Year Market Value	Savings and Reinvestments	Growth	Redemptions from Assets	End-of-Year Market Value	Taxes
2010	50/48	820,000	172,072	7,760	79,735	920,097	54,826
2011	51/49	920,097	99,716	8,688	0	1,028,501	63,056
2012	52/50	1,028,501	106,606	9,689	0	1,144,796	65,520
2013	53/51	1,144,796	114,006	10,763	0	1,269,565	61,510
2014	54/52	1,269,565	121,952	11,915	0	1,403,432	64,160
2015	55/53	1,403,432	130,487	13,152	0	1,547,071	66,905
2016	56/54	1,547,071	139,655	14,478	0	1,701,204	69,749
2017	57/55	1,701,204	149,501	15,902	0	1,866,607	72,389
2018	58/56	1,866,607	160,078	17,429	0	2,044,113	75,926
2019	59/57	2,044,113	171,439	19,068	0	2,234,620	78,480
2020	60/58	2,234,620	183,644	20,828	0	2,439,092	81,243
2021	61/59	2,439,092	196,755	22,716	0	2,658,563	85,567
2022	62/60	2,658,563	210,841	24,743	0	2,894,147	104,237
2023	63/61	2,894,147	225,975	26,918	0	3,147,040	107,884
2024	64/62	3,147,040	242,235	29,254	0	3,418,528	111,665
2025	*65/63*	3,418,528	278,021	22,397	269,213	3,449,732	32,404
2026	66/64	3,449,732	183,193	22,601	174,081	3,481,445	30,058
2027	67/65	3,481,445	187,818	22,809	179,348	3,512,724	28,572
2028	68/66	3,512,724	192,641	23,014	277,922	3,450,457	60,464
2029	69/67	3,450,457	189,565	22,614	290,324	3,372,312	66,706
2030	70/68	3,372,312	185,271	22,102	281,723	3,297,963	67,837
2031	71/69	3,297,963	179,971	21,472	242,598	3,256,808	71,717
2032	72/70	3,256,808	177,756	21,208	231,876	3,223,896	73,825
2033	73/71	3,223,896	174,485	20,820	159,642	3,259,560	71,095
2034	74/72	3,259,560	176,376	21,046	133,126	3,323,856	66,192
2035	75/73	3,323,856	179,804	21,455	137,186	3,387,930	68,165
2036	76/74	3,387,930	183,217	21,863	141,372	3,451,637	70,201
2037	77/75	3,451,637	186,613	22,268	145,676	3,514,841	72,292
2038	78/76	3,514,841	189,973	22,669	150,124	3,577,359	74,460
2039	79/77	3,577,359	193,308	23,067	154,693	3,639,041	76,681
2040	80/78	3,639,041	196,589	23,459	159,405	3,699,683	78,976
2041	81/79	3,699,683	199,823	23,845	164,257	3,759,093	81,338
2042	82/80	3,759,093	202,992	24,223	169,257	3,817,051	83,773
2043	83/81	3,817,051	206,085	24,592	174,409	3,873,319	86,284
2044	84/82	3,873,319	209,090	24,951	180,586	3,926,773	89,743
2045	85/83	3,926,773	211,959	25,293	127,053	4,036,973	78,466
2046	86/84	4,036,973	217,839	25,995	132,926	4,147,882	81,248
2047	87/85	4,147,882	273,770	26,703	138,388	4,309,967	83,975
2048	--/86	4,309,967	231,184	28,062	198,663	4,370,551	57,597
2049	--/87	4,370,551	235,858	28,145	229,765	4,404,789	79,965
2050	--/88	4,404,789	237,777	28,374	236,748	4,434,192	82,284
2051	--/89	4,434,192	239,469	28,576	243,948	4,458,289	84,678
2052	--/90	4,458,289	240,955	28,753	4,727,996	0	2,536,854

* = Year of retirement

The sum of all redemptions in the *Redemptions from Assets* column and the sum of all taxes in the *Taxes* column equals the value assigned to the *Total Redemptions from Assets* bar graph and the *Total Taxes Paid* bar graph respectively in the *Scenario Summary* at the top of the report.

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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.

The tables show total tax impact of conversion by reporting total taxes from all income sources. Taxes are higher in 2011 and 2012 due to tax deferral.

Retirement Assets Activity - Roth IRA Conversion with Tax Deferral

Year	Age	Start-of-Year Market Value	Savings and Reinvestments	Growth	Redemptions from Assets	End-of-Year Market Value	Taxes
2010	50/48	820,000	172,072	7,760	79,735	920,097	54,826
2011	51/49	920,097	99,716	8,688	0	1,028,501	73,560
2012	52/50	1,028,501	106,606	9,689	0	1,144,796	76,024
2013	53/51	1,144,796	114,006	10,763	0	1,269,565	61,510
2014	54/52	1,269,565	121,952	11,915	0	1,403,432	64,160
2015	55/53	1,403,432	130,487	13,152	0	1,547,071	66,905
2016	56/54	1,547,071	139,655	14,478	0	1,701,204	69,749
2017	57/55	1,701,204	149,501	15,902	0	1,866,607	72,389
2018	58/56	1,866,607	160,078	17,429	0	2,044,113	75,926
2019	59/57	2,044,113	171,439	19,068	0	2,234,620	78,480
2020	60/58	2,234,620	183,644	20,828	0	2,439,092	81,243
2021	61/59	2,439,092	196,755	22,716	0	2,658,563	85,567
2022	62/60	2,658,563	210,841	24,743	0	2,894,147	104,237
2023	63/61	2,894,147	225,975	26,918	0	3,147,040	107,884
2024	64/62	3,147,040	242,235	29,254	0	3,418,528	111,665
2025	*65/63*	3,418,528	278,021	22,397	269,213	3,449,732	32,404
2026	66/64	3,449,732	183,193	22,601	174,081	3,481,445	30,058
2027	67/65	3,481,445	187,818	22,809	179,348	3,512,724	28,572
2028	68/66	3,512,724	192,641	23,014	277,922	3,450,457	60,464
2029	69/67	3,450,457	189,565	22,614	290,324	3,372,312	66,706
2030	70/68	3,372,312	185,271	22,102	281,723	3,297,963	67,837
2031	71/69	3,297,963	180,357	21,517	241,761	3,258,076	70,880
2032	72/70	3,258,076	178,241	21,265	230,990	3,226,593	72,939
2033	73/71	3,226,593	175,096	20,892	158,704	3,263,877	70,157
2034	74/72	3,263,877	177,120	21,134	132,134	3,329,998	65,199
2035	75/73	3,329,998	180,698	21,561	136,136	3,396,120	67,115
2036	76/74	3,396,120	184,279	21,988	140,261	3,462,126	69,090
2037	77/75	3,462,126	187,859	22,415	144,507	3,527,894	71,122
2038	78/76	3,527,894	191,429	22,841	148,887	3,593,277	73,223
2039	79/77	3,593,277	194,995	23,267	153,392	3,658,147	75,380
2040	80/78	3,658,147	198,533	23,689	158,747	3,721,622	78,318
2041	81/79	3,721,622	202,016	24,104	165,523	3,782,220	82,606
2042	82/80	3,782,220	205,358	24,503	170,467	3,841,613	84,983
2043	83/81	3,841,613	208,651	24,896	175,555	3,899,605	87,430
2044	84/82	3,899,605	211,889	25,282	180,793	3,955,983	89,949
2045	85/83	3,955,983	215,066	25,661	111,207	4,085,502	73,837
2046	86/84	4,085,502	222,141	26,505	114,513	4,219,635	75,949
2047	87/85	4,219,635	244,124	27,382	118,423	4,372,718	78,626
2048	--/86	4,372,718	237,480	28,474	215,478	4,423,194	70,392
2049	--/87	4,423,194	240,868	28,739	220,869	4,471,932	71,070
2050	--/88	4,471,932	243,812	29,089	227,632	4,517,201	73,168
2051	--/89	4,517,201	246,636	29,426	234,598	4,558,665	75,328
2052	--/90	4,558,665	249,350	29,749	4,837,763	0	2,528,210

At age 72, market values will vary among the scenarios. With no RMDs, Roth scenario market values will often be highest, especially if retirement is overfunded and Roth accounts are last in the retirement account liquidation order.

Important: The calculation of various investment

likelihood and are not

guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations.

The Roth IRA Conversion with No Tax Deferral scenario illustrates the growth of your retirement accounts and 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

Taxes in 2010 for this scenario include full conversion with no tax deferral.

Year	Age	Start-of-Year Market Value	Savings and Reinvestments	Growth	Redemptions from Assets	End-of-Year Market Value	Taxes
2010	50/48	820,000	172,072	7,760	90,265	909,567	75,844
2011	51/49	909,567	99,240	8,591	0	1,017,398	62,830
2012	52/50	1,017,398	106,104	9,587	0	1,133,089	65,281
2013	53/51	1,133,089	113,477	10,655	0	1,257,221	61,258
2014	54/52	1,257,221	121,395	11,801	0	1,390,417	63,895
2015	55/53	1,390,417	129,900	13,031	0	1,533,348	66,626
2016	56/54	1,533,348	139,035	14,351	0	1,686,734	69,454
2017	57/55	1,686,734	148,847	15,768	0	1,851,349	72,078
2018	58/56	1,851,349	159,388	17,288	0	2,028,026	75,599
2019	59/57	2,028,026	170,712	18,920	0	2,217,658	78,134
2020	60/58	2,217,658	182,878	20,671	0	2,421,207	80,878
2021	61/59	2,421,207	195,947	22,551	0	2,639,705	85,183
2022	62/60	2,639,705	209,989	24,569	0	2,874,263	103,832
2023	63/61	2,874,263	225,077	26,735	0	3,126,074	107,457
2024	64/62	3,126,074	241,288	29,060	0	3,396,422	111,214
2025	*65/63*	3,396,422	272,786	22,252	264,604	3,426,856	31,815
2026	66/64	3,426,856	182,351	22,451	174,299	3,457,358	29,861
2027	67/65	3,457,358	186,932	22,651	181,374	3,485,568	30,161
2028	68/66	3,485,568	191,494	22,844	282,335	3,417,571	64,607
2029	69/67	3,417,571	187,758	22,399	290,328	3,337,399	66,707
2030	70/68	3,337,399	183,353	21,873	281,723	3,260,903	67,837
2031	71/69	3,260,903	178,342	21,277	241,761	3,218,761	70,880
2032	72/70	3,218,761	176,104	21,010	230,990	3,184,885	72,939
2033	73/71	3,184,885	172,853	20,625	158,704	3,219,658	70,157
2034	74/72	3,219,658	174,744	20,850	132,134	3,283,119	65,199
2035	75/73	3,283,119	178,181	21,260	136,136	3,346,424	67,115
2036	76/74	3,346,424	181,613	21,670	140,261	3,409,446	69,090
2037	77/75	3,409,446	185,036	22,078	144,507	3,472,054	71,122
2038	78/76	3,472,054	188,440	22,484	148,887	3,534,091	73,223
2039	79/77	3,534,091	191,830	22,889	153,586	3,595,224	75,574
2040	80/78	3,595,224	195,172	23,288	160,723	3,652,961	80,296
2041	81/79	3,652,961	198,353	23,667	165,525	3,709,456	82,606
2042	82/80	3,709,456	201,481	24,040	170,466	3,764,511	84,983
2043	83/81	3,764,511	204,549	24,406	175,554	3,817,913	87,429
2044	84/82	3,817,913	207,550	24,764	180,791	3,869,436	89,947
2045	85/83	3,869,436	210,477	25,113	111,206	3,993,819	73,835
2046	86/84	3,993,819	217,289	25,926	114,512	4,122,522	75,948
2047	87/85	4,122,522	238,994	26,769	118,421	4,269,864	78,624
2048	--/86	4,269,864	232,046	27,825	212,026	4,317,709	66,940
2049	--/87	4,317,709	235,307	28,075	220,869	4,360,222	71,070
2050	--/88	4,360,222	237,936	28,388	227,632	4,398,913	73,168
2051	--/89	4,398,913	240,430	28,685	234,598	4,433,431	75,328
2052	--/90	4,433,431	242,796	28,966	4,705,192	0	2,454,237

* = Year of retirement

To drill down total taxes and to determine the Roth conversion income inclusion, create either an *Income Tax Summary report*, *Income Tax Details report*, or an *Income Tax Projected Details report* for the years 2010 to 2012.

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You can maximize the benefits of your Roth IRA conversions by doing the following:

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