



holistiplan

The Joy of Rothing - Base Assumptions:

General Assumptions/Report Headings:

Inflation Assumption:	2.0%
Itemized Deduction (Optional):	Start: Age 62; \$45,000; inflated at 1.0% End: N/A
Title/Name and Subtitle:	The Joy of Rothing / Max Out 12% Bracket

Clients:

Filing Status:	Married Filing Jointly
Start Year:	2026
Client 1 / Blind?:	John Rothenstein / Not Blind
Client 2 / Blind?:	Jane Rothenstein / Not Blind

Assets:

Taxable Assets (Combined):	
Value/Cost Basis:	\$250,000 / \$100,000
Rate of Return / % Attributable to Growth:	6.0% / 50.0%
Planned Distributions: John	\$20k / Start: 2026; End: 2031 / 0% inflation
Tax Deferred Assets:	
Value - John:	\$500,000
Value - Jane:	\$500,000
Rate of Return / Adjust for Tax Liability	5.0 / Yes; 22.0%
Roth Assets (Combined) Value / Rate of Return:	\$250,000 / 7.0%

Client Assumptions - John:

Life Expectancy Age:	100 (Age at end of year 1 (2026) is 62)
Income Source - Wages:	Start: Age 62; \$150,000; inflated at 2.0%; End: Age 65; \$0; inflated at 2.0%
Income Source - Social Security	Start: Age: 70; \$30,000; inflated at 2.0% End: N/A
Income Source - \$1M Lake House Sale	Start: Age: 80; \$500k gain; inflated at 2.0% End: Age 81; Type: LTCG; 100% taxed/surv.

Client Assumptions - Jane:

Life Expectancy Age:	100 (Age at end of year 1 (2026) is 60)
Income Source - Social Security:	Start: Age 70; \$25,000; inflated at 2.0% End: N/A
Income Source - Pension:	Start: Age 60; \$24,000; inflated at 1.0% End: N/A; 50% Survivorship Benefit
Income Source - Jane's Jams (SE)	Start: Age 60; \$40,000; inflated at 2.0% End: Age 63; Type: SE; 100% tax; 0% surv.



holistiplan

Expenses:

Baseline Lifestyle Spend:	Start: Age 62; \$72,000; inflated at 2.0%; End: N/A
Travel Budget	Start: Age 65; \$8,000; inflated at 2.0%; End: Age 75
Excess Cashflow Options:	Reinvest All
Medicare Assumption - John:	Part B - Yes; Start Age: 65 Part D - Yes: Premium: \$600/yr (\$50/mo) Part D - Annual Premium - N/A
Medicare Assumption - Jane:	Part B - Yes Start Age: 65 Part D - Yes: Premium: \$600/yr (\$50/mo)
Qualified Charitable Distributions - John:	Start: N/A; \$0; End: N/A
Qualified Charitable Distributions - Jane:	Start: Age 71; \$5,000; 2.0%; End: N/A
Discount Rate for PV of Tax and IRMAA:	5.0%

The Joy of Rothing - Roth Conversion Inputs:

Using the "Compare All Brackets" Button:

Client 1 (John)'s Roth Conversions (0% Inflation):	2029: \$109,291	2033: \$124,818
	2030: \$112,900	2034: \$99,429
	2031: \$116,648	2035: \$483
	2032: \$120,603	2036: \$0
Client 2 (Jane)'s Roth Conversions (0% Inflation):	2034: \$0	2038: \$83,236
	2035: \$101,914	2039: \$85,159
	2036: \$79,605	2040: \$86,878
	2037: \$81,386	2041: \$0