

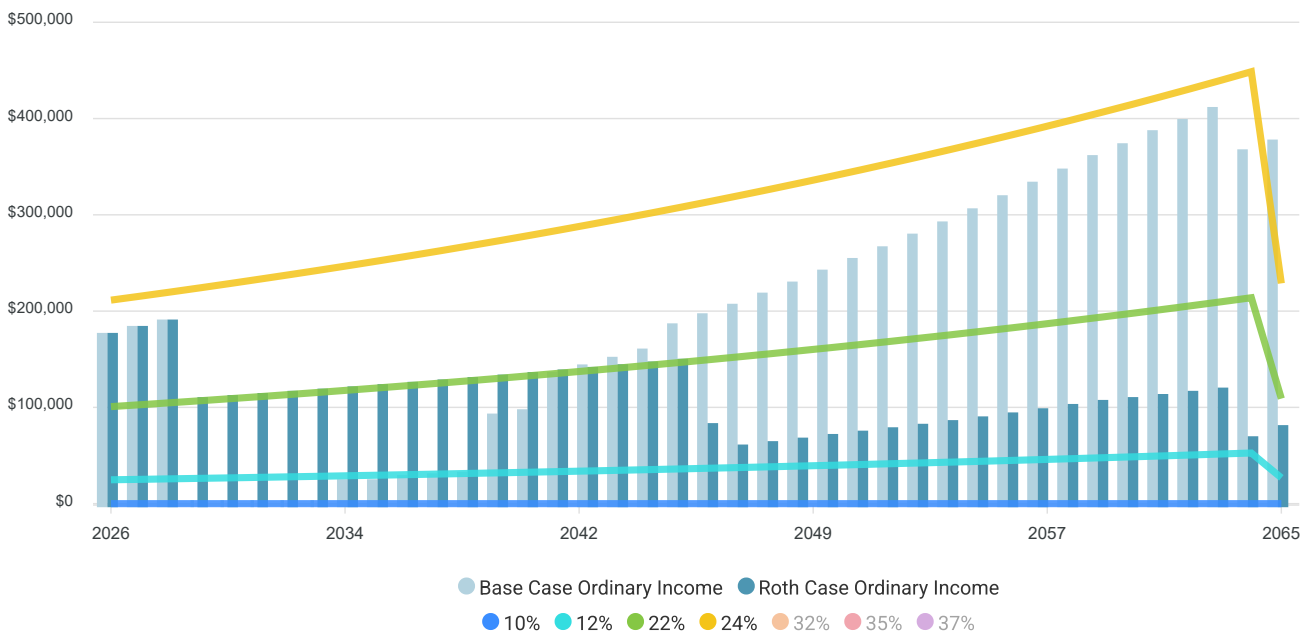
# Max Out the 12% Bracket

Happy Little Conversions

 Fill a Tax Bracket or IRMAA Threshold

## Tax Bracket Visualizer

*Below is a projection of taxable ordinary income each year, with and without roth conversions, with the tax bracket thresholds overlaid.*



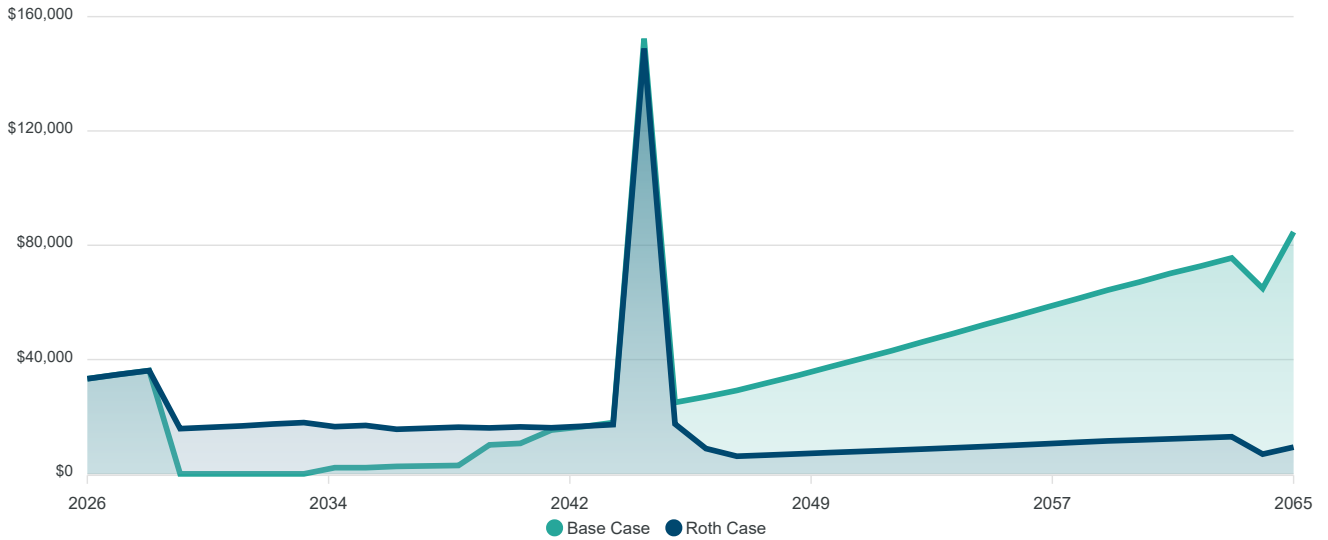
# Projected Taxes

Base Projection Total Lifetime Tax (Present Value): \$432,550

Roth Projection Total Lifetime Tax (Present Value): \$350,827

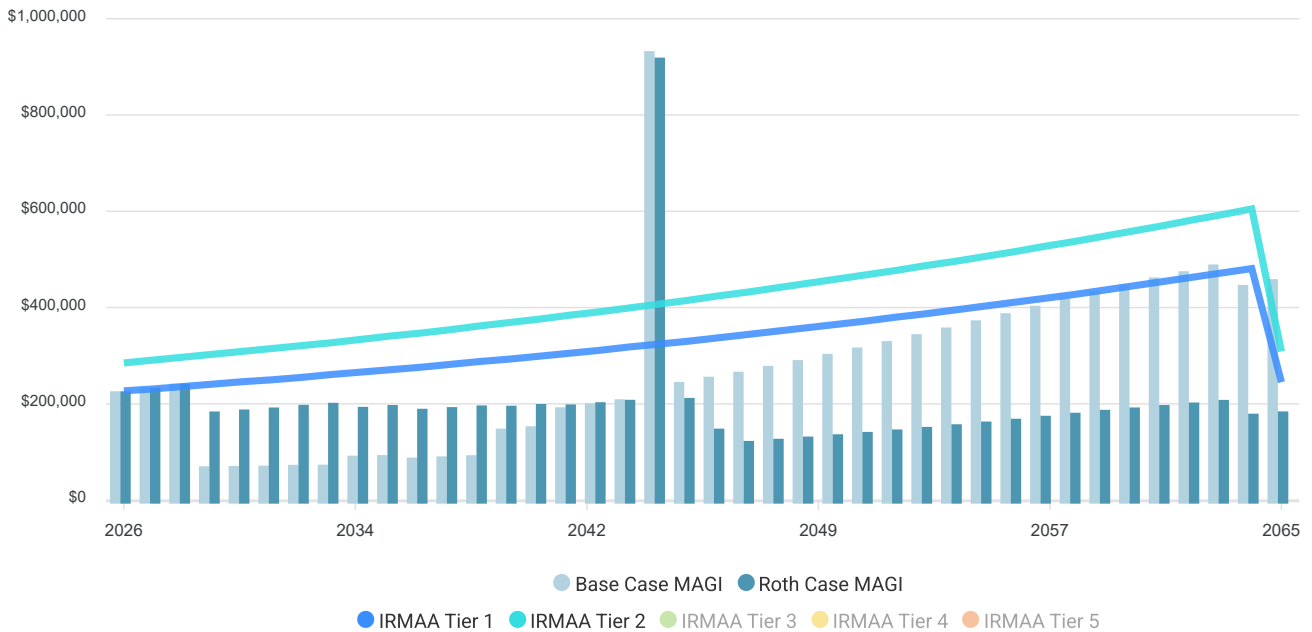
Projection Difference (Present Value): \$81,723

*Below is a projection of the annual taxes you could pay each year with and without a Roth conversion plan.*



# IRMAA Tier Visualizer

*Below is a projection of the annual MAGI amounts used to determine IRMAA, with the IRMAA tier thresholds overlaid for both the Base and Roth Conversion cases.*



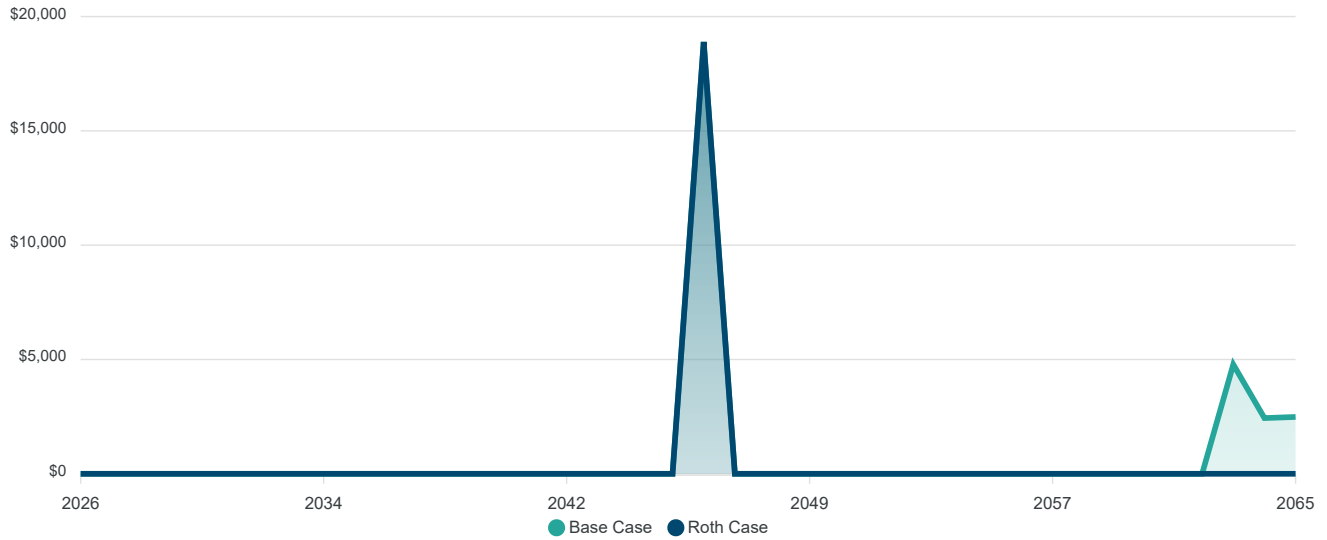
# IRMAA Surcharges

Base Projection Total Lifetime IRMAA Surcharges (Present Value): \$8,245

Roth Projection Total Lifetime IRMAA Surcharges (Present Value): \$6,780

Projection Difference (Present Value): \$1,465

*Below is a projection of the amount of IRMAA surcharges on Part B and Part D you could pay each year with and without a Roth conversion plan.*



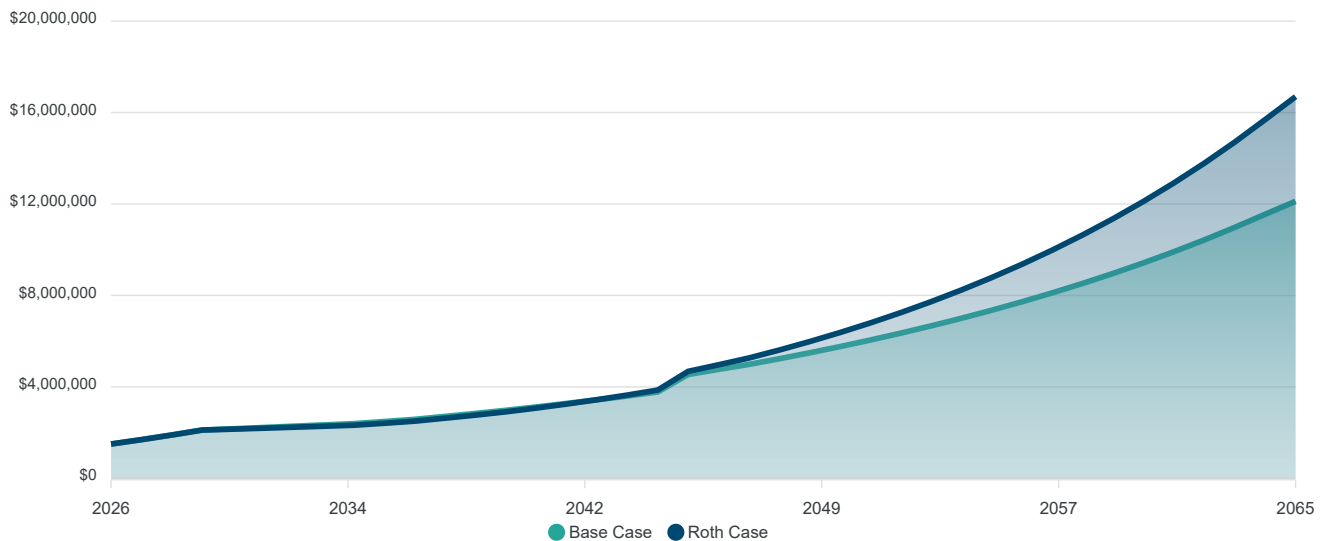
# Portfolio Value

Base Projection Ending Portfolio Value: \$12,116,597

Roth Projection Ending Portfolio Value: \$16,692,957

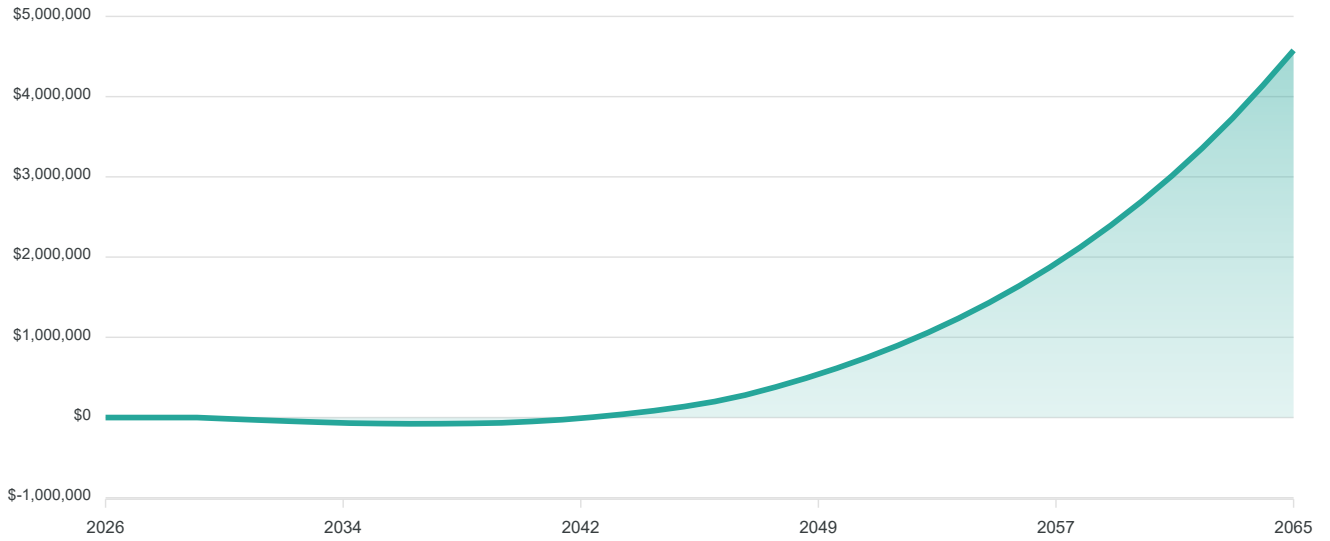
Projection Difference: \$4,576,359

*Below is a projection of how your portfolio could behave in the long run, with and without a Roth conversion plan. The projection takes into account rates of return, your age, your spending, and expected market rates like investment returns and inflation.*



# Portfolio Value Difference

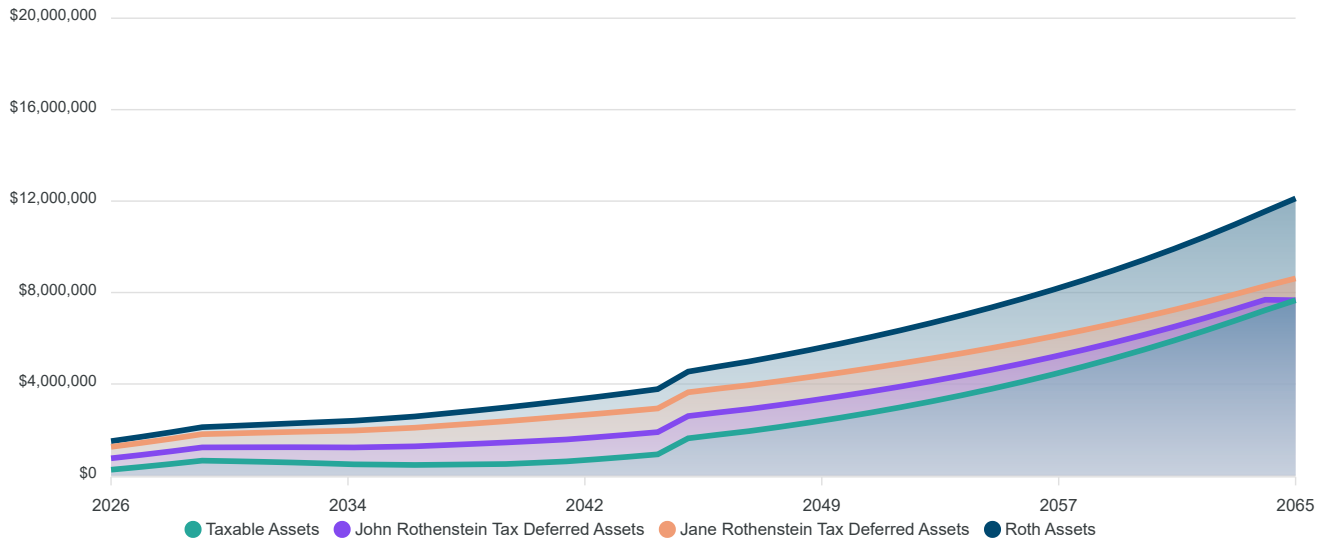
*Below is the projected portfolio difference over time, with and without a Roth conversion plan. (Positive values reflect times when the Roth conversion projection is greater. Negative values reflect when the base case with no Roth conversion is greater.)*



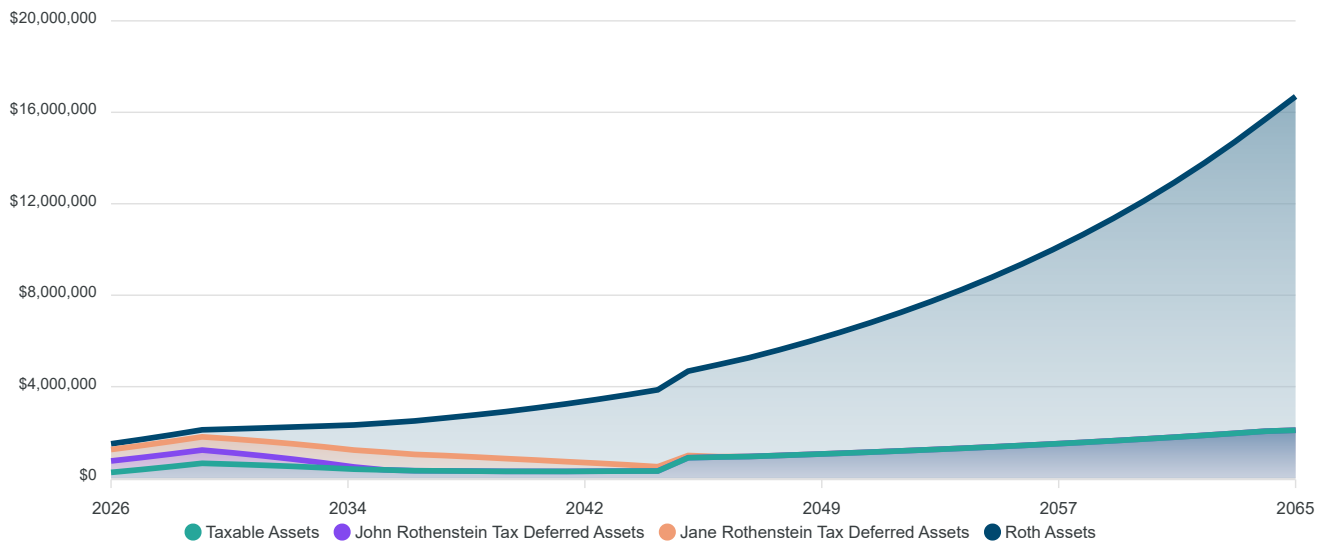
# Portfolio Value by Asset Type

Below is a projection of how your portfolio, broken down by asset type, could behave in the long run, with and without a Roth conversion plan. The projection takes into account rates of return, your age, your spending, and expected market rates like investment returns and inflation.

## Base Case

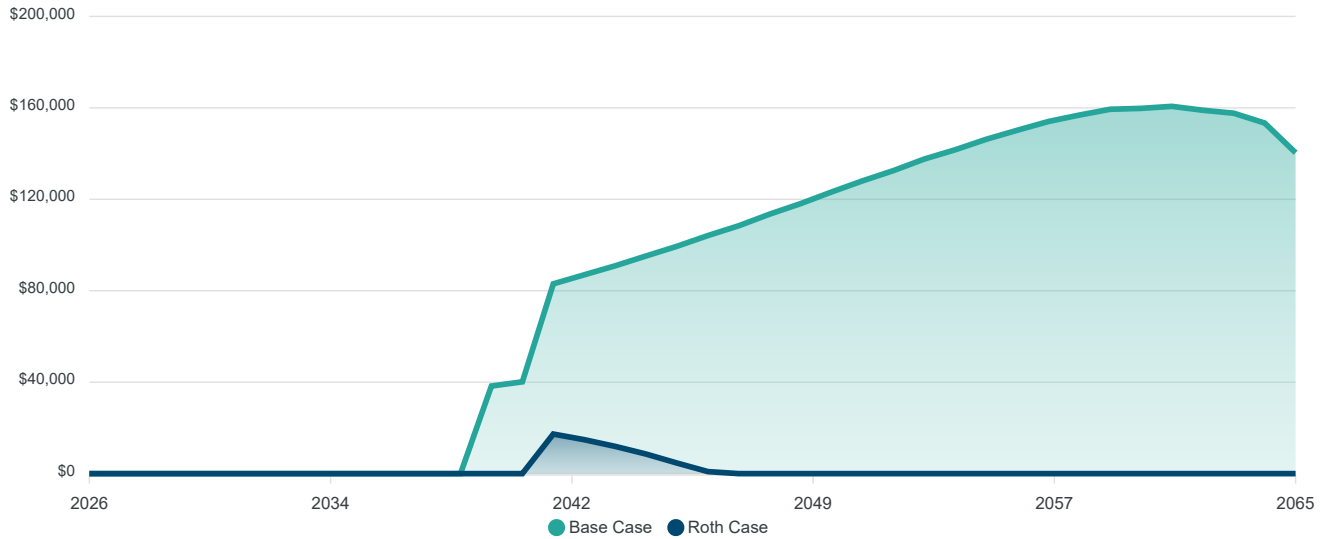


## Roth Case



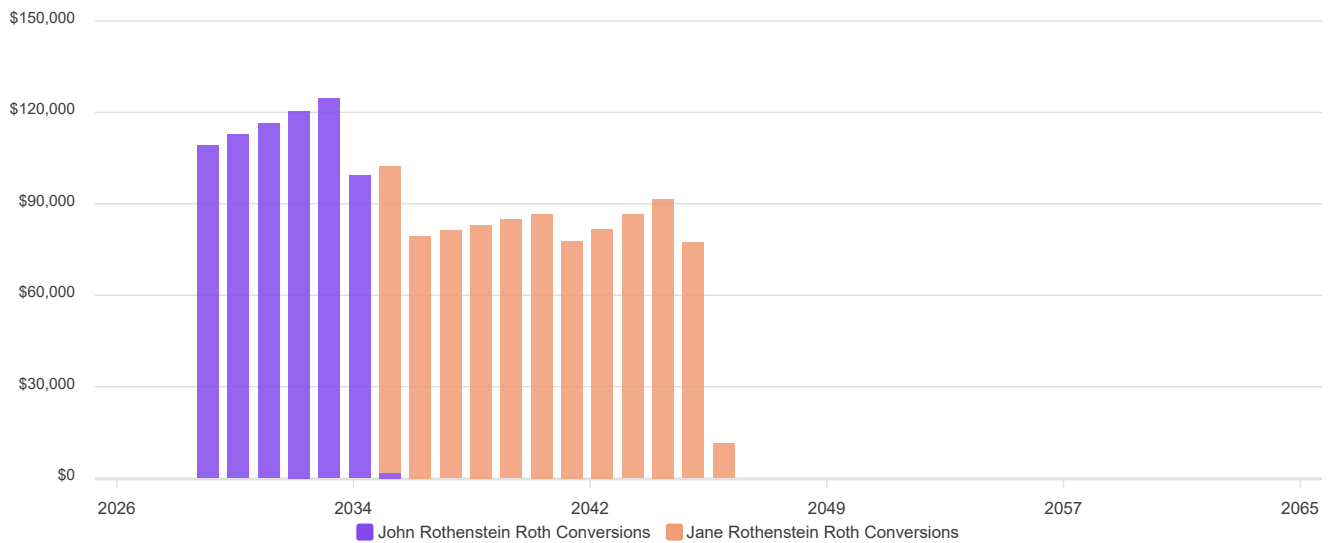
# Required Minimum Distributions

Below are the projected Required Minimum Distribution (RMD) amounts per year. One advantage of a Roth account is that it has no RMDs.



# Roth Conversions by Year

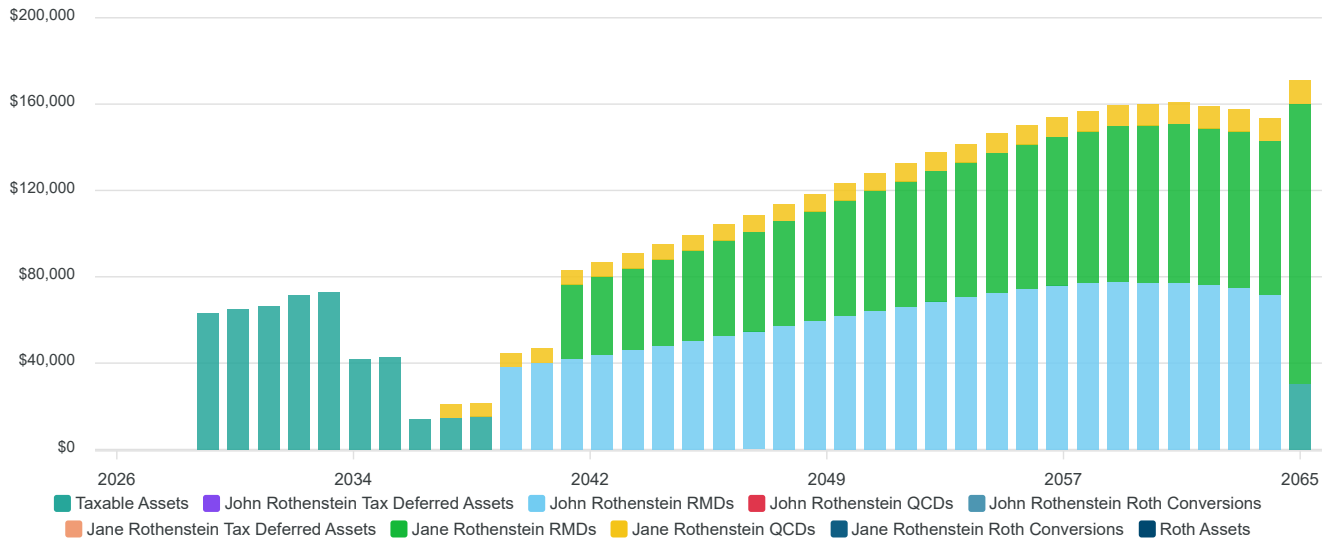
Below is a projection of the Roth conversion amounts planned for each year.



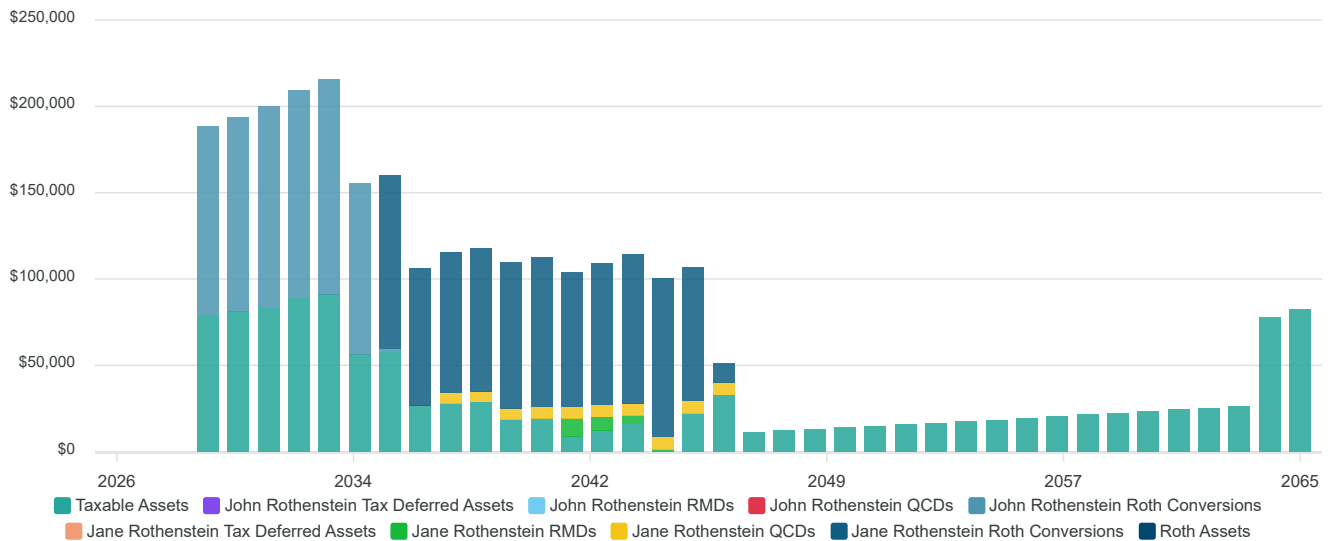
# Distributions by Account Type

Below is a projection of portfolio withdrawals by account type each year.

## Base Case



## Roth Case



## Assumptions

|                      |             |                    |             |                                     |       |
|----------------------|-------------|--------------------|-------------|-------------------------------------|-------|
| Taxable Assets:      | \$250,000   | Roth Conversions:  | \$1,626,200 | Taxable Assets Rate of Return:      | 6.00% |
| Tax-Deferred Assets: | \$1,000,000 | Tax on Conversion: | \$237,205   | Tax-Deferred Assets Rate of Return: | 5.00% |
| Total Roth Assets:   | \$250,000   |                    |             | Roth Assets Rate of Return:         | 7.00% |
|                      |             |                    |             | Inflation:                          | 2.00% |

### *Disclaimer*

*This report is for illustration purposes and the information herein may not represent data or information that is complete and/or accurate. Please consult with your financial advisor and/or tax advisor prior to using the information included in this report to make any decisions related to your financial situation.*