



# holistiplan

## The Joy of Rothing - Base Assumptions:

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Title:	The Joy of Rothing
Filing Status:	Married Filing Jointly
Start Year:	2025
Taxpayer 1:	Bob Roth
Taxpayer 2:	Jane Roth
Client 1 Roth Conversions:	N/A
Client 2 Roth Conversions:	N/A
Taxable Assets:	\$250,000
Cost Basis of Taxable Assets:	\$100,000
Tax Deferred Assets - Bob Ross:	\$500,000
Tax Deferred Assets - Jane Ross:	\$500,000
Combined Roth Assets:	\$250,000
Rate of Return:	6.0%
Portion of Returns that are Capital Gains:	50.0%
Bob Roth - Life Expectancy Age:	100
Bob Roth - Social Security Start Age:	70
Bob Roth - Social Security Expected Amount:	\$30,000
Jane Roth - Life Expectancy Age:	100
Jane Roth - Social Security Start Age:	70
Jane Roth - Social Security Expected Amount:	\$25,000
Spending Assumption for 2025:	\$72,000
Inflation Assumption:	2.0%
Tax Adjustment Assumption:	24.0%
Tax-Deferred Accounts for Taxes in Charts:	Yes
Income Source - Bob Ross - Wages:	Age 62; \$150,000; 2.000% Age 64; \$0; 2.000%
Income Source - Jane Ross - Pension:	Age 60; \$24,000; 1.000%; 50% Survivorship No End Date
Medicare Assumptions - Bob Ross:	Calculate Part B - Yes Calculate Part B - Medicare Age: 65 Calculate Part D - No Calculate Part D - Annual Premium - N/A
Medicare Assumptions - Jane Ross:	Calculate Part B - Yes Calculate Part B - Medicare Age: 65 Calculate Part D - No Calculate Part D - Annual Premium - N/A
Qualified Charitable Distributions - Bob Ross:	N/A
Qualified Charitable Distributions - Jane Ross:	N/A



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## The Joy of Rothing - Roth Conversion Inputs:

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### First Pass:

Bob's Roth Conversions

Age 64: \$90,000; 2.000%

Age 75: \$0; 2.000%

Jane's Roth Conversions:

Age 69: \$75,000; 2.000%

Age 75: \$0; 2.000%

### Fine Tuning:

Bob's Roth Conversions

Age 64: \$90,000; 2.000%

Age 70: \$40,000; 2.000%

Age 73: \$0; 2.000%

Jane's Roth Conversions:

Age 68: \$30,000; 2.000%

Age 71: \$50,000; 2.000%

Age 75: \$25,000; 2.000%