



# holistiplan

## The Joy of Rothing - Base Assumptions:

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### 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 / Happy Conversions

### Clients:

Filing Status:	Married Filing Jointly
Start Year:	2026
Client 1 / Blind?:	Bob 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%
Tax Deferred Assets:	
Value - John:	\$500,000
Value - Client 2:	\$500,000
Rate of Return / Adjust for Tax Liability	5.0 / Yes; 24.0%
Roth Assets (Combined) Value / Rate of Return:	\$250,000 / 7.0%

### Client 1 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 - Sale of Lake House	Start: Age: 80; \$2,000,000; inflated at 2.0% End: Age 81; Tax Type: LTCG; 100% 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 - Self-Employment	Start: Age 60; \$40,000; inflated at 2.0% End: Age 63



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## 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

## **The Joy of Rothing - Roth Conversion Inputs:**

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### First Pass:

Client 1 (John)'s Roth Conversions:	Age 64: \$100,000; 2.0% Age 75: \$0; 2.0%
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Client 2 (Jane)'s Roth Conversions:	Age 70: \$60,000; 2.0% Age 75: \$0; 2.0%
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### Fine Tuning:

Client 1 (John)'s Roth Conversions:	Age 65: \$100,000; 2.0% Age 70: \$70,000; 2.0% Age 71: \$60,000; 2.0% Age 75: \$0; 2.0%
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Client 2 (Jane)'s Roth Conversions:	Age 69: \$35,000; 2.0% Age 70: \$60,000; 2.0% Age 75: \$50,000; 2.0% Age 79: \$0; 2.0%
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