

Financial Analysis: Roth Conversion

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Summary of Transfer Taxation of Roth Defined Contribution Assets

Note from Bob: See Year 38, for the Roth IRA values that begin Caroline's Inherited IRA.

		Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	55/50	105,395	0	0	0	105,395	0%
2	56/51	216,476	0	0	0	216,476	0%
3	57/52	333,550	0	0	0	333,550	0%
4	58/53	456,940	0	0	0	456,940	0%
5	59/54	586,987	0	0	0	586,987	0%
6	60/55	724,050	0	0	0	724,050	0%
7	61/56	868,508	0	0	0	868,508	0%
8	62/57	1,020,759	0	0	0	1,020,759	0%
9	63/58	1,181,224	0	0	0	1,181,224	0%
10	64/59	1,350,346	0	0	0	1,350,346	0%
11	65/60	1,425,970	0	0	0	1,425,970	0%
12	66/61	1,502,901	0	0	0	1,502,901	0%
13	67/62	1,583,983	0	0	0	1,583,983	0%
14	68/63	1,669,439	0	0	0	1,669,439	0%
15	69/64	1,759,505	0	0	0	1,759,505	0%
16	70/65	1,854,430	0	0	0	1,854,430	0%
17	71/66	1,954,477	0	0	0	1,954,477	0%
18	72/67	2,059,921	0	0	0	2,059,921	0%
19	73/68	2,171,054	0	0	0	2,171,054	0%
20	74/69	2,288,182	0	0	0	2,288,182	0%
21	75/70	2,411,629	0	0	0	2,411,629	0%
22	76/71	2,541,736	0	0	0	2,541,736	0%
23	77/72	2,678,863	0	0	0	2,678,863	0%
24	78/73	2,823,388	0	0	0	2,823,388	0%
25	79/74	2,975,710	0	0	0	2,975,710	0%
26	80/75	3,136,250	0	0	0	3,136,250	0%
27	81/76	3,305,451	0	0	0	3,305,451	0%
28	82/77	3,483,780	0	0	0	3,483,780	0%
29	83/78	3,671,730	0	0	0	3,671,730	0%
30	84/79	3,869,820	0	0	0	3,869,820	0%
31	85/80	4,078,597	0	0	0	4,078,597	0%
32	86/81	4,298,637	0	0	0	4,298,637	0%
33	87/82	4,530,548	0	0	0	4,530,548	0%
34	88/83	4,774,971	0	0	0	4,774,971	0%
35	89/84	5,032,581	0	0	0	5,032,581	0%
36	90/85	5,304,089	0	0	0	5,304,089	0%
37	91/86	5,590,245	0	0	0	5,590,245	0%
38	92/87	5,891,839	0	0	0	5,891,839	0%
39	93/88	6,209,704	0	0	0	6,209,704	0%
40	94/89	6,544,718	0	0	0	6,544,718	0%