

Testing Financial Tolerance for a Roth Conversion

For: Charles & Amanda Fuller



Presented By: _____

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Wealth Analysis: Current Plan - Retain the IRA vs. Roth Conversion

Testing Financial Tolerance for a Roth Conversion

Preface

In the accompanying report, you will find an analysis of your cash flow requirements related to your net worth as well as preservation of your family's wealth. The material covers the following two situations:

Strategy 1 takes into account the effect of your cash flow requirements on your overall net worth as well as the wealth transferred to your heirs at your death. This Strategy is designed primarily to produce a snapshot of your current situation and answer the question, "Can our estate assets tolerate the cash flow needed with enough left over to cover unforeseen emergencies and other contingencies?" The purpose of Strategy 1 is to help you determine if your current spendable cash flow desires can be met while maintaining a desirable long-range "comfort zone" of net worth.

Strategy 2 analyzes a conversion of your IRA to Roth IRA. The purpose of Strategy 2 is to: 1) illustrate an acceptable comfort zone of net worth for you; and 2) improve the quality of your retirement plan assets by exchanging them for more tax favored Roth IRA assets.

The accompanying report is presented in three parts, as follows:

1. Comparison of the results from each Strategy;
2. Details of Strategy 1;
3. Details of Strategy 2.

Although all the material should be reviewed, you may find the most valuable information is in the Comparison section. The most important individual reports are the Cash Flow Analysis, Hypothetical Net Worth Illustration, and Wealth Transfer Summary. The balance of the material provides backup for the overall analysis.

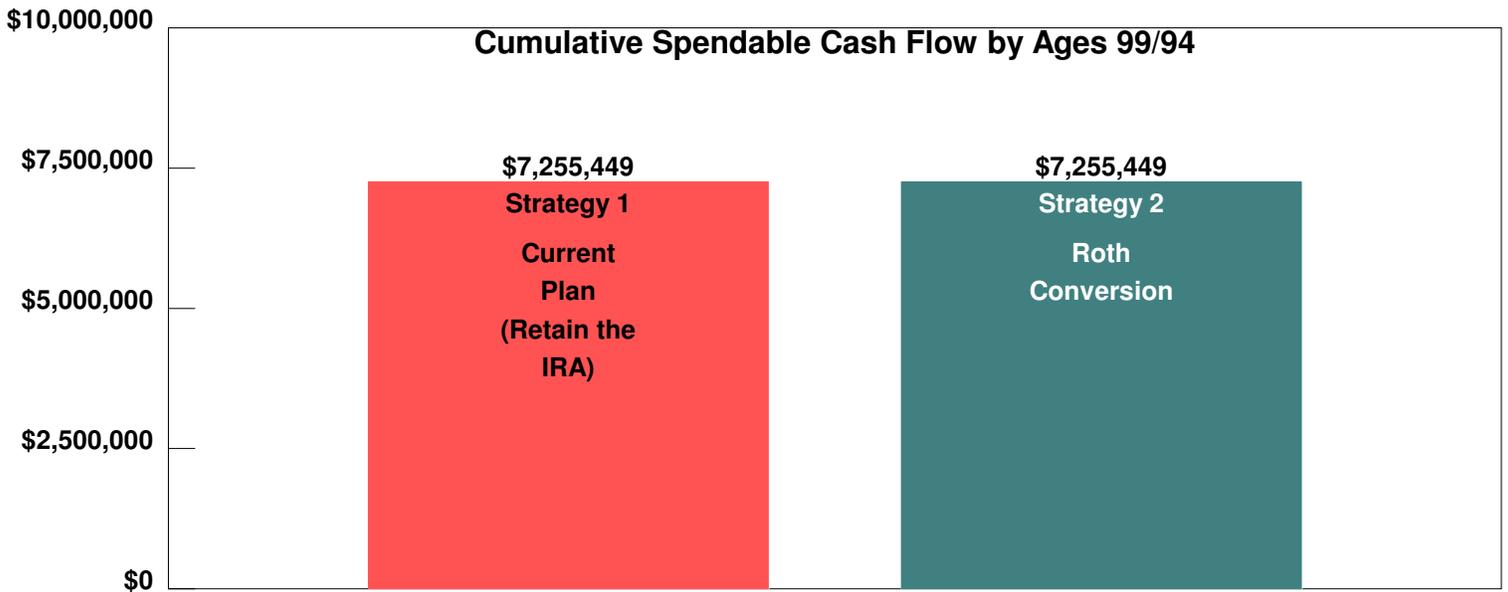
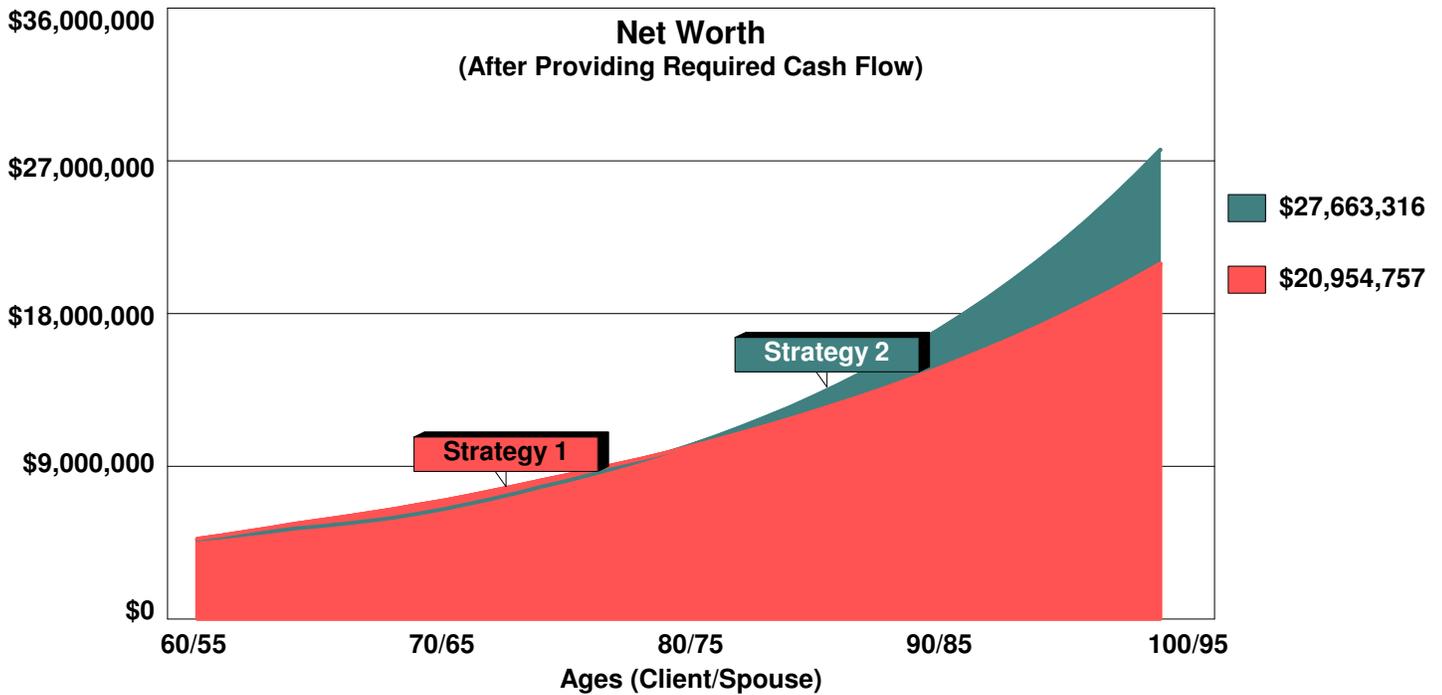
The material presented should provide a sound basis for evaluating your current situation as well as the effect that this planning strategy has on preservation of your family's wealth.

Wealth Analysis: Current Plan - Retain the IRA vs. Roth Conversion

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For: Charles Fuller & Amanda Fuller

Comparison of Alternatives

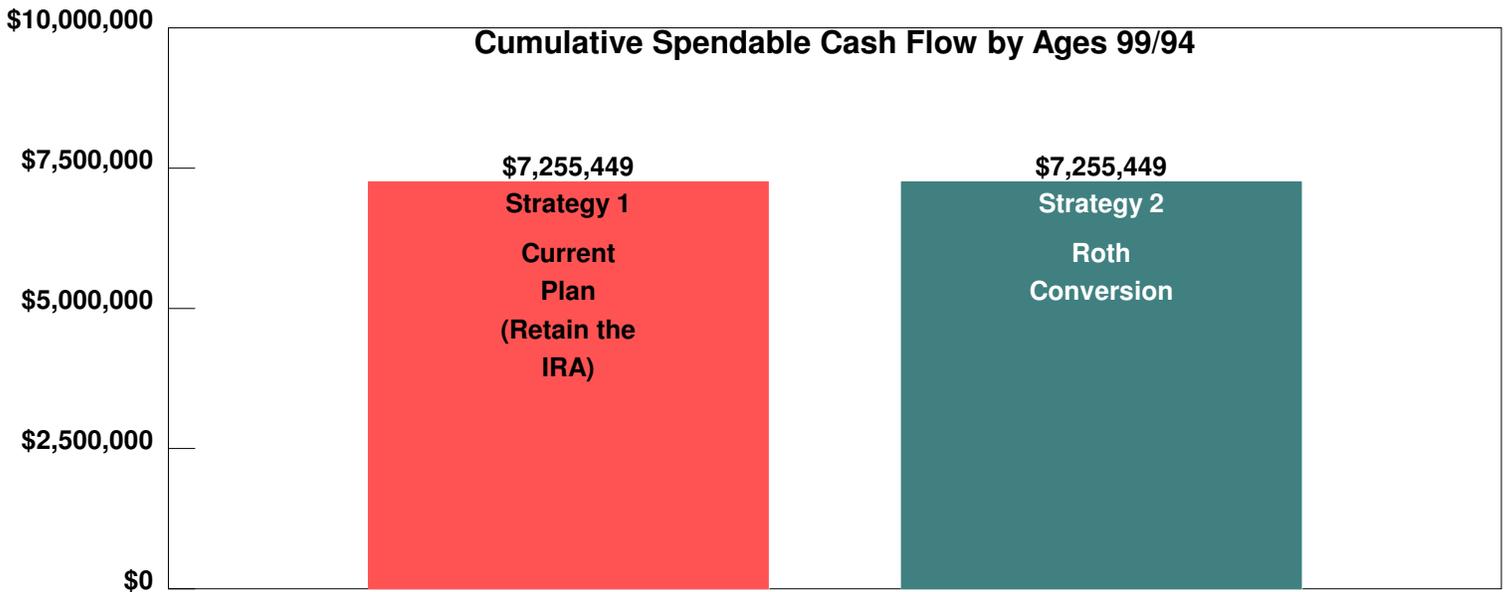
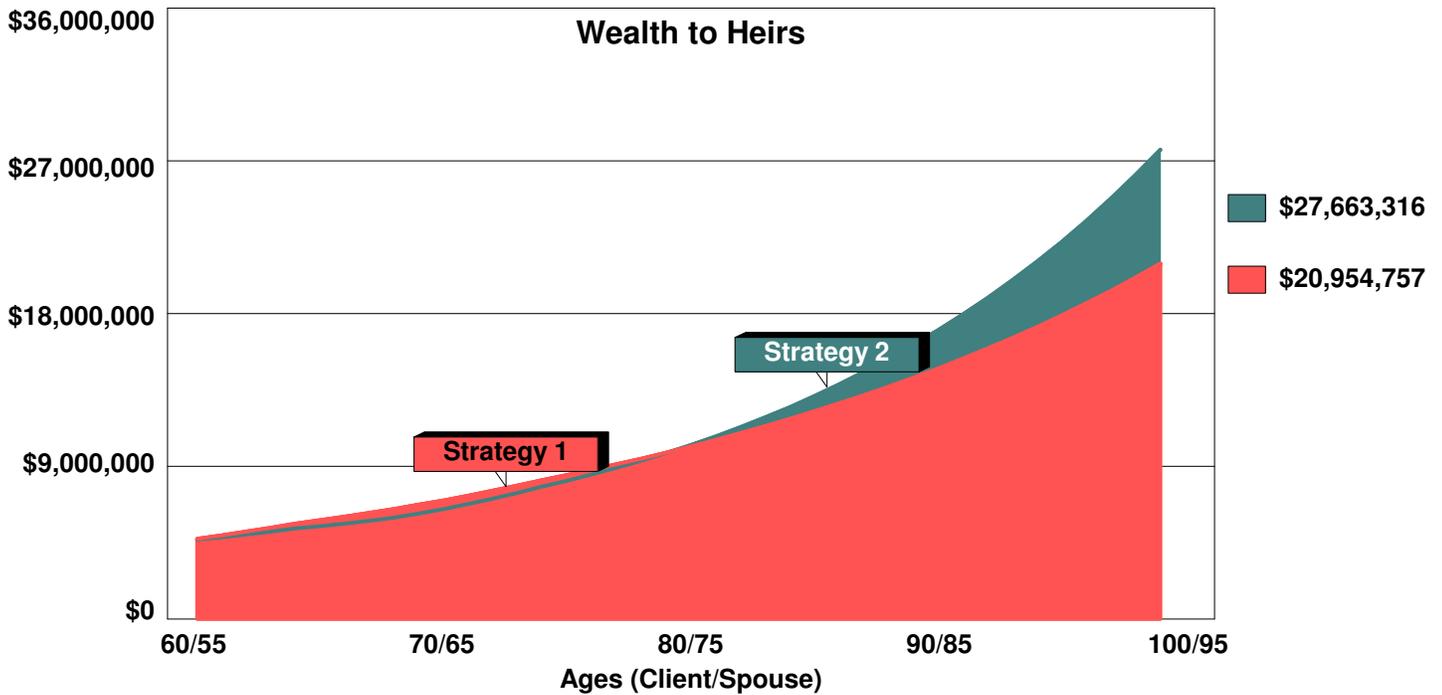


Wealth Analysis: Current Plan - Retain the IRA vs. Roth Conversion

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Comparison of Alternatives



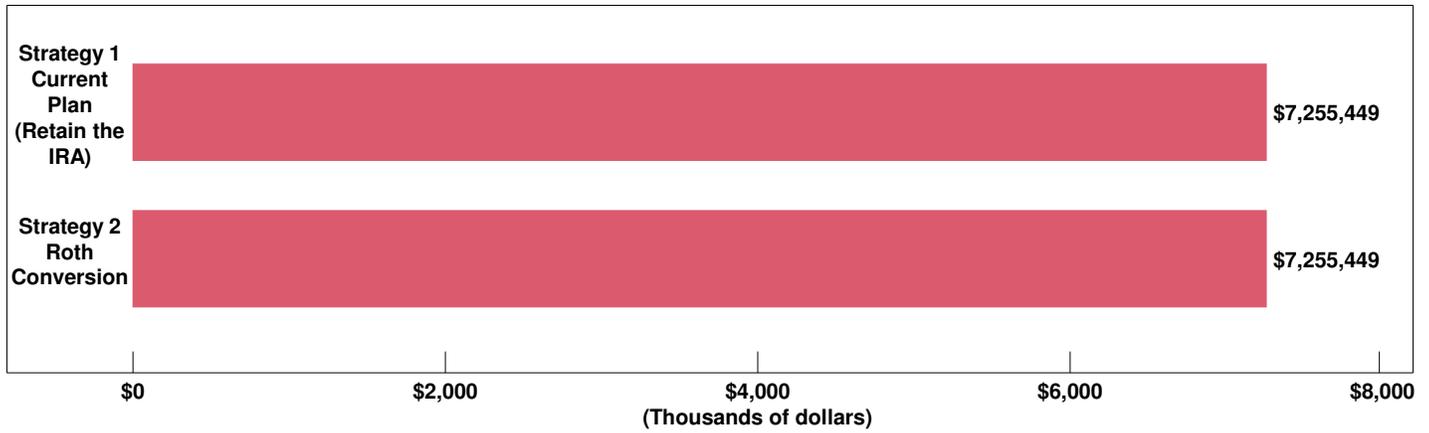
Wealth Analysis: Current Plan - Retain the IRA vs. Roth Conversion

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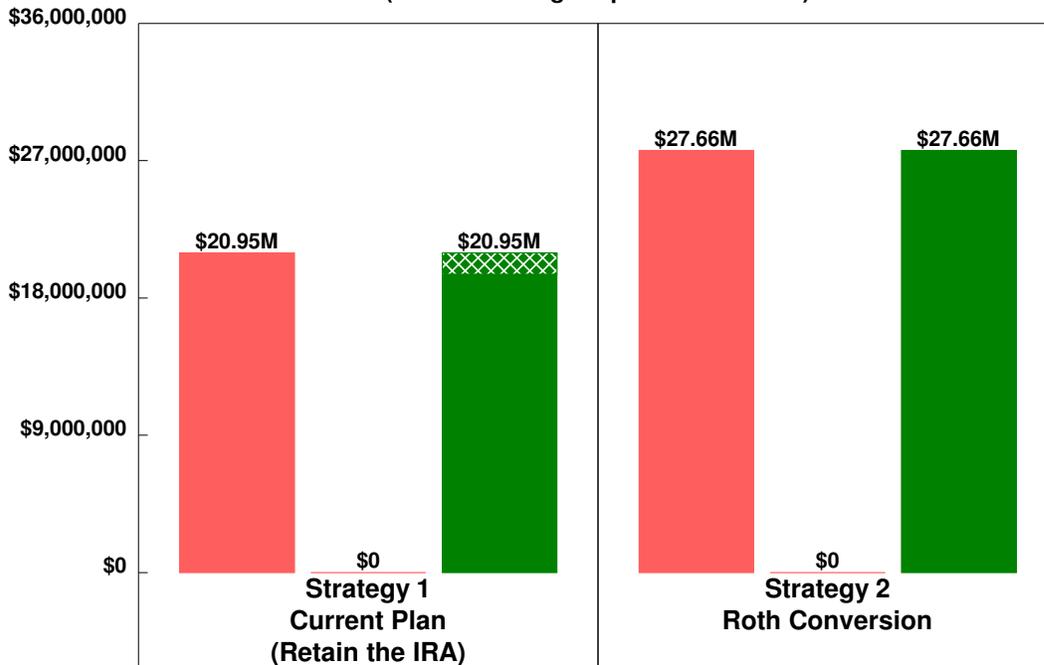
For: Charles Fuller & Amanda Fuller

Summary Analysis of Alternatives

Cumulative Spendable Cash Flow by Ages 99/94



Values at Ages 99/94
(After Providing Required Cash Flow)



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs*

*Due to the illustrated results of "stretch-out" tax planning in Strategy 1, the Heirs \$20,954,757 includes retirement assets of \$1,408,698 on which income tax is still due. (The \$1,408,698 is represented by the checkered section.)

Wealth Analysis: Current Plan - Retain the IRA vs. Roth Conversion

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For: Charles Fuller & Amanda Fuller

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1 Current Plan (Retain the IRA)	Strategy 2 Roth Conversion	Strategy 1 Current Plan (Retain the IRA)	Strategy 2 Roth Conversion	Strategy 1 Current Plan (Retain the IRA)	Strategy 2 Roth Conversion
1	60/55	0	0	4,738,429	4,684,564	4,738,429	4,684,564
2	61/56	0	0	4,938,145	4,829,015	4,938,145	4,829,015
3	62/57	0	0	5,153,784	4,987,951	5,153,784	4,987,951
4	63/58	0	0	5,385,415	5,161,405	5,385,415	5,161,405
5	64/59	0	0	5,633,321	5,349,622	5,633,321	5,349,622
6	65/60	120,000	120,000	5,829,522	5,484,582	5,829,522	5,484,582
7	66/61	123,600	123,600	6,039,222	5,631,448	6,039,222	5,631,448
8	67/62	127,308	127,308	6,263,001	5,790,760	6,263,001	5,790,760
9	68/63	131,127	131,127	6,501,535	5,991,345	6,501,535	5,991,345
10	69/64	135,061	135,061	6,755,616	6,232,157	6,755,616	6,232,157
11	70/65	139,113	139,113	6,997,182	6,488,741	6,997,182	6,488,741
12	71/66	143,286	143,286	7,278,330	6,790,368	7,278,330	6,790,368
13	72/67	147,585	147,585	7,572,744	7,111,434	7,572,744	7,111,434
14	73/68	152,012	152,012	7,879,623	7,453,137	7,879,623	7,453,137
15	74/69	156,573	156,573	8,198,489	7,816,767	8,198,489	7,816,767
16	75/70	161,270	161,270	8,495,186	8,163,600	8,495,186	8,163,600
17	76/71	166,108	166,108	8,804,662	8,532,839	8,804,662	8,532,839
18	77/72	171,091	171,091	9,127,514	8,925,985	9,127,514	8,925,985
19	78/73	176,224	176,224	9,463,944	9,344,637	9,463,944	9,344,637
20	79/74	181,511	181,511	9,814,599	9,790,519	9,814,599	9,790,519
21	80/75	186,956	186,956	10,179,946	10,265,480	10,179,946	10,265,480
22	81/76	192,565	192,565	10,560,460	10,771,496	10,560,460	10,771,496
23	82/77	198,342	198,342	10,956,625	11,310,681	10,956,625	11,310,681
24	83/78	204,292	204,292	11,368,945	11,885,307	11,368,945	11,885,307
25	84/79	210,421	210,421	11,797,931	12,500,678	11,797,931	12,500,678
26	85/80	216,733	216,733	12,244,589	13,151,444	12,244,589	13,151,444
27	86/81	223,235	223,235	12,709,593	13,840,427	12,709,593	13,840,427
28	87/82	229,932	229,932	13,193,664	14,570,160	13,193,664	14,570,160
29	88/83	236,830	236,830	13,697,565	15,343,312	13,697,565	15,343,312
30	89/84	243,935	243,935	14,222,113	16,162,706	14,222,113	16,162,706
31	90/85	251,253	251,253	14,768,954	17,031,334	14,768,954	17,031,334
32	91/86	258,791	258,791	15,339,226	17,952,376	15,339,226	17,952,376
33	92/87	266,555	266,555	15,934,169	18,929,208	15,934,169	18,929,208
34	93/88	274,551	274,551	16,555,154	19,965,436	16,555,154	19,965,436
35	94/89	282,788	282,788	17,204,736	21,064,886	17,204,736	21,064,886
36	95/90	291,272	291,272	17,884,768	22,231,644	17,884,768	22,231,644
37	96/91	300,010	300,010	18,597,287	23,470,066	18,597,287	23,470,066
38	97/92	309,010	309,010	19,344,533	24,784,794	19,344,533	24,784,794
39	98/93	318,280	318,280	20,128,977	26,180,783	20,128,977	26,180,783
40	99/94	327,829	327,829	20,954,757	27,663,316	20,954,757	27,663,316
		7,255,449	7,255,449				

*After spendable cash flow.

Wealth Analysis: Current Plan - Retain the IRA

Wealth Analysis: Current Plan - Retain the IRA

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For: Charles Fuller & Amanda Fuller, Ages 60/55

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	700,000	
	Liquid Assets (Tax Exempt Interest)		800,000	
	Equity Assets		1,400,000	
	Tax Deferred Assets		0	
	Retirement Plan Assets		1,000,000	
			<hr/>	
	Total Liquid Assets			3,900,000
<u>Illiquid Assets:</u>	Principal Residence		400,000	
	Personal Property		250,000	
			<hr/>	
	Total Illiquid Assets			650,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate			0
				<hr/>
	Total Estate Assets			\$4,550,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Equity, Retirement Plan Assets

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	33 Years
	Charles Fuller	Age 92
	Amanda Fuller	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 4.00%
<u>Tax Exempt Account:</u>	Yield Assumption	Tax Exempt 3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Charles Fuller:</u>	Defined Contr. Yield Assumption	7.00%

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

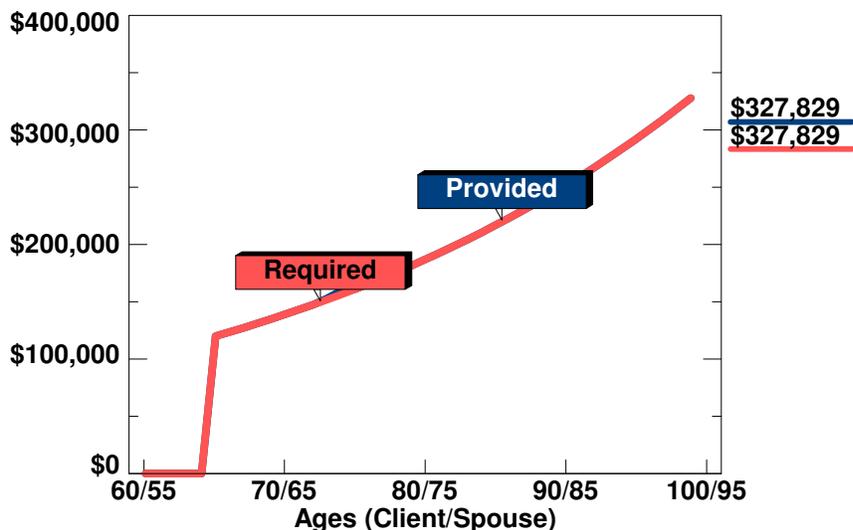
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

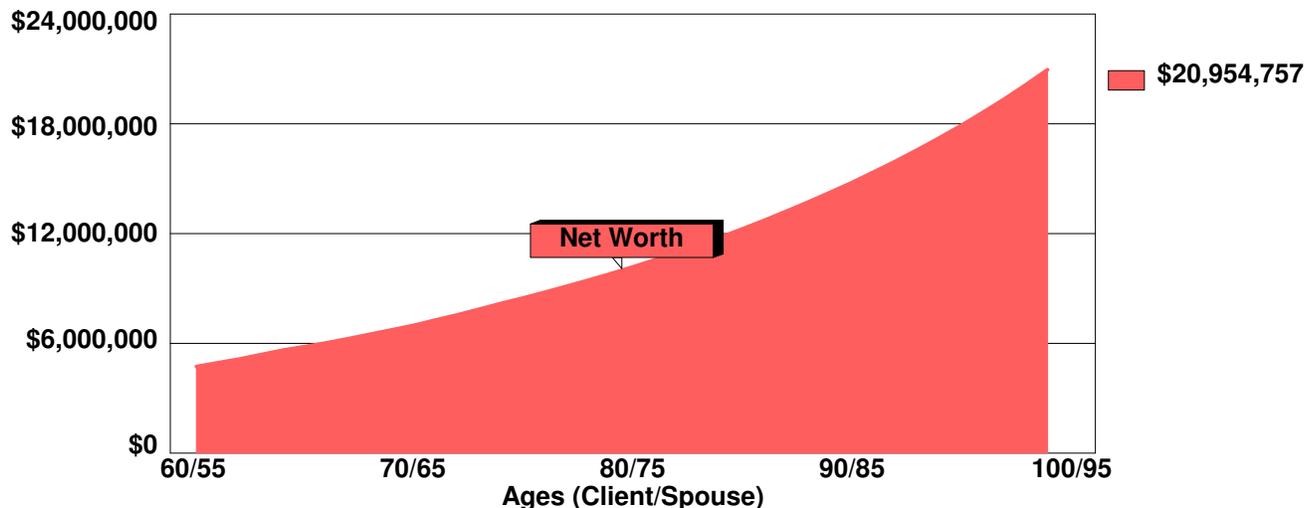
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

Wealth Analysis: Current Plan - Retain the IRA

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For: Charles Fuller & Amanda Fuller

Cash Flow Analysis

		Annual Cash Flow Required	Annual Cash Flow Provided				
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	60/55	0	0	0	0	0	0
2	61/56	0	0	0	0	0	0
3	62/57	0	0	0	0	0	0
4	63/58	0	0	0	0	0	0
5	64/59	0	0	0	0	0	0
6	65/60	120,000	53,298	0	66,702	0	120,000
7	66/61	123,600	54,896	0	68,704	0	123,600
8	67/62	127,308	56,544	0	70,764	0	127,308
9	68/63	131,127	58,240	0	72,887	0	131,127
10	69/64	135,061	59,987	0	75,074	0	135,061
11	70/65	139,113	61,787	46,666	30,660	0	139,113
12	71/66	143,286	91,149	49,745	2,392	0	143,286
13	72/67	147,585	93,883	53,019	683	0	147,585
14	73/68	152,012	96,700	56,500	0	0	153,200
15	74/69	156,573	99,601	60,201	0	0	159,802
16	75/70	161,270	63,640	64,134	33,496	0	161,270
17	76/71	166,108	65,549	68,311	32,248	0	166,108
18	77/72	171,091	67,516	72,404	31,171	0	171,091
19	78/73	176,224	69,541	77,090	29,593	0	176,224
20	79/74	181,511	71,627	81,640	28,244	0	181,511
21	80/75	186,956	73,776	86,421	26,759	0	186,956
22	81/76	192,565	75,989	91,437	25,139	0	192,565
23	82/77	198,342	78,269	96,693	23,380	0	198,342
24	83/78	204,292	80,617	102,192	21,483	0	204,292
25	84/79	210,421	83,036	107,935	19,450	0	210,421
26	85/80	216,733	85,527	113,149	18,057	0	216,733
27	86/81	223,235	88,092	118,494	16,649	0	223,235
28	87/82	229,932	90,735	123,950	15,247	0	229,932
29	88/83	236,830	93,457	129,494	13,879	0	236,830
30	89/84	243,935	96,261	135,094	12,580	0	243,935
31	90/85	251,253	99,149	139,479	12,625	0	251,253
32	91/86	258,791	102,123	143,715	12,953	0	258,791
33	92/87	266,555	105,187	147,745	13,623	0	266,555
34	93/88	274,551	108,343	151,500	14,708	0	274,551
35	94/89	282,788	111,593	153,198	17,997	0	282,788
36	95/90	291,272	114,941	154,391	21,940	0	291,272
37	96/91	300,010	118,389	155,002	26,619	0	300,010
38	97/92	309,010	121,941	154,941	32,128	0	309,010
39	98/93	318,280	125,599	154,111	38,570	0	318,280
40	99/94	327,829	129,367	150,132	48,330	0	327,829
		7,255,449	3,046,349	3,238,783	974,734	0	7,259,866

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1).

Column (1): assumes 0.00% inflation in yrs 1-6, 3.00% thereafter.

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Wealth Analysis: Current Plan - Retain the IRA

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For: Charles Fuller & Amanda Fuller

Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	60/55	0	0
2	61/56	0	0
3	62/57	0	0
4	63/58	0	0
5	64/59	0	0
6	65/60	120,000	120,000
7	66/61	123,600	123,600
8	67/62	127,308	127,308
9	68/63	131,127	131,127
10	69/64	135,061	135,061
11	70/65	139,113	139,113
12	71/66	143,286	143,286
13	72/67	147,585	147,585
14	73/68	152,012	152,012
15	74/69	156,573	156,573
16	75/70	161,270	161,270
17	76/71	166,108	166,108
18	77/72	171,091	171,091
19	78/73	176,224	176,224
20	79/74	181,511	181,511
21	80/75	186,956	186,956
22	81/76	192,565	192,565
23	82/77	198,342	198,342
24	83/78	204,292	204,292
25	84/79	210,421	210,421
26	85/80	216,733	216,733
27	86/81	223,235	223,235
28	87/82	229,932	229,932
29	88/83	236,830	236,830
30	89/84	243,935	243,935
31	90/85	251,253	251,253
32	91/86	258,791	258,791
33	92/87	266,555	266,555
34	93/88	274,551	274,551
35	94/89	282,788	282,788
36	95/90	291,272	291,272
37	96/91	300,010	300,010
38	97/92	309,010	309,010
39	98/93	318,280	318,280
40	99/94	327,829	327,829
		7,255,449	7,255,449

Column (1) assumes 0.00% inflation for 6 years, 3.00% thereafter.

Wealth Analysis: Current Plan - Retain the IRA

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For: Charles Fuller & Amanda Fuller

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Work After Retirement	=	(3) Total Expected After Tax Cash Flow
1	60/55	0		0		0
2	61/56	0		0		0
3	62/57	0		0		0
4	63/58	0		0		0
5	64/59	0		0		0
6	65/60	24,316		28,982		53,298
7	66/61	25,045		29,851		54,896
8	67/62	25,797		30,747		56,544
9	68/63	26,571		31,669		58,240
10	69/64	27,368		32,619		59,987
11	70/65	28,189		33,598		61,787
12	71/66	56,543		34,606		91,149
13	72/67	58,239		35,644		93,883
14	73/68	59,987		36,713		96,700
15	74/69	61,786		37,815		99,601
16	75/70	63,640		0		63,640
17	76/71	65,549		0		65,549
18	77/72	67,516		0		67,516
19	78/73	69,541		0		69,541
20	79/74	71,627		0		71,627
21	80/75	73,776		0		73,776
22	81/76	75,989		0		75,989
23	82/77	78,269		0		78,269
24	83/78	80,617		0		80,617
25	84/79	83,036		0		83,036
26	85/80	85,527		0		85,527
27	86/81	88,092		0		88,092
28	87/82	90,735		0		90,735
29	88/83	93,457		0		93,457
30	89/84	96,261		0		96,261
31	90/85	99,149		0		99,149
32	91/86	102,123		0		102,123
33	92/87	105,187		0		105,187
34	93/88	108,343		0		108,343
35	94/89	111,593		0		111,593
36	95/90	114,941		0		114,941
37	96/91	118,389		0		118,389
38	97/92	121,941		0		121,941
39	98/93	125,599		0		125,599
40	99/94	129,367		0		129,367
		2,714,105		332,244		3,046,349

Column (1) assumes 3.00% inflation.

Column (2) assumes 3.00% inflation.

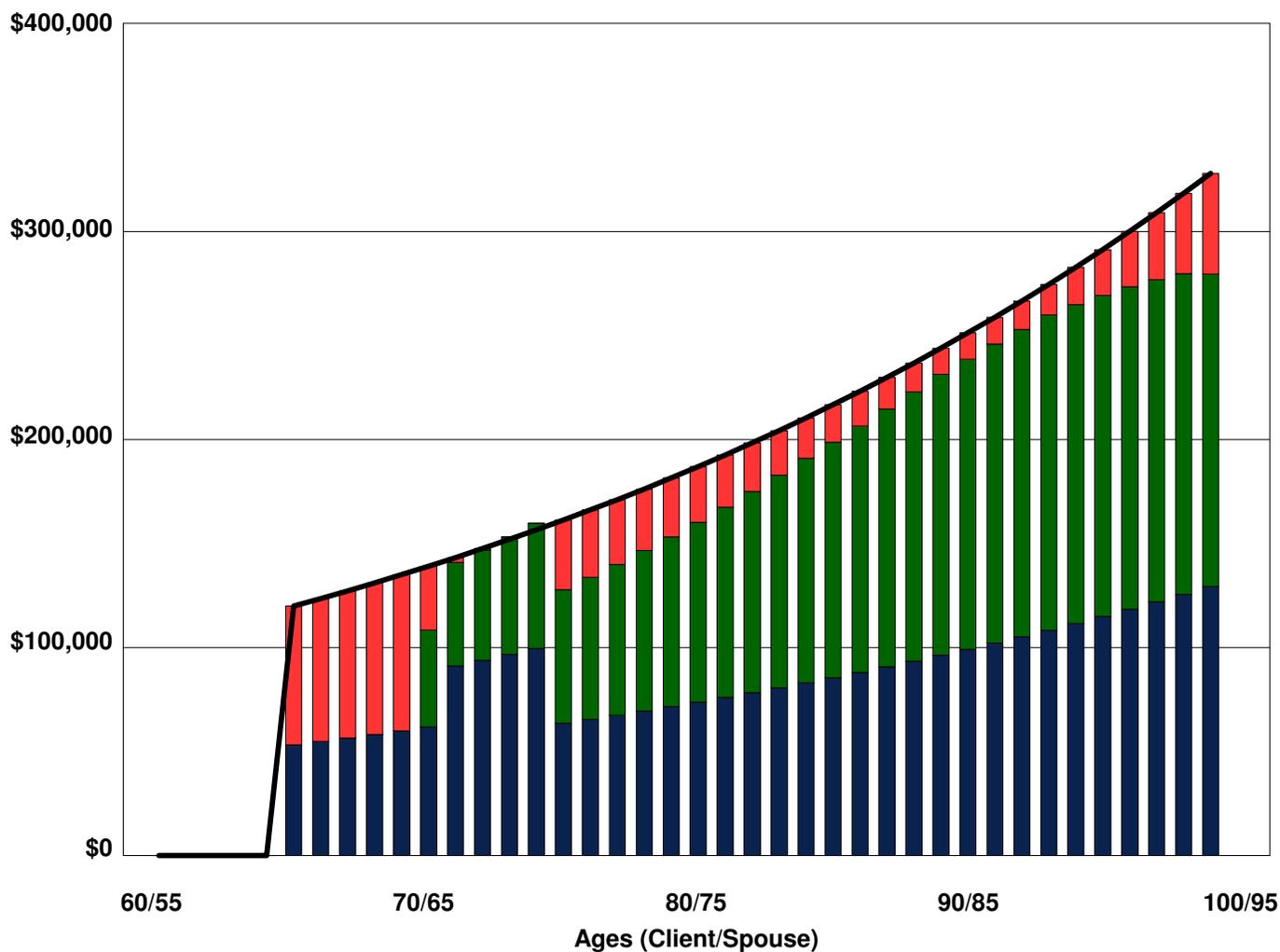
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Sources of Cash Flow 40 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Wealth Analysis: Current Plan - Retain the IRA

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For: Charles Fuller & Amanda Fuller

Details of Defined Contribution Plan Assets for Charles Fuller

Retirement Plan Assets Initial Value 1,000,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) Year End Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets
1	60/55	1,000,000	0	0	1,070,000	0
2	61/56	1,070,000	0	0	1,144,900	0
3	62/57	1,144,900	0	0	1,225,043	0
4	63/58	1,225,043	0	0	1,310,796	0
5	64/59	1,310,796	0	0	1,402,552	0
6	65/60	1,402,552	0	0	1,500,731	0
7	66/61	1,500,731	0	0	1,605,782	0
8	67/62	1,605,782	0	0	1,718,187	0
9	68/63	1,718,187	0	0	1,838,460	0
10	69/64	1,838,460	0	0	1,967,152	0
11	70/65	1,967,152	71,794	71,794	2,028,033	46,666
12	71/66	2,028,033	76,530	76,530	2,088,108	49,745
13	72/67	2,088,108	81,567	81,567	2,146,999	53,019
14	73/68	2,146,999	86,923	86,923	2,204,281	56,500
15	74/69	2,204,281	92,617	92,617	2,259,480	60,201
16	75/70	2,259,480	98,667	98,667	2,312,070	64,134
17	76/71	2,312,070	105,094	105,094	2,361,464	68,311
18	77/72	2,361,464	111,390	111,390	2,407,579	72,404
19	78/73	2,407,579	118,600	118,600	2,449,208	77,090
20	79/74	2,449,208	125,600	125,600	2,486,261	81,640
21	80/75	2,486,261	132,955	132,955	2,518,037	86,421
22	81/76	2,518,037	140,672	140,672	2,543,781	91,437
23	82/77	2,543,781	148,759	148,759	2,562,674	96,693
24	83/78	2,562,674	157,219	157,219	2,573,837	102,192
25	84/79	2,573,837	166,054	166,054	2,576,328	107,935
26	85/80	2,576,328	174,076	174,076	2,570,410	113,149
27	86/81	2,570,410	182,299	182,299	2,555,279	118,494
28	87/82	2,555,279	190,692	190,692	2,530,108	123,950
29	88/83	2,530,108	199,221	199,221	2,494,049	129,494
30	89/84	2,494,049	207,837	207,837	2,446,247	135,094
31	90/85	2,446,247	214,583	214,583	2,387,880	139,479
32	91/86	2,387,880	221,100	221,100	2,318,455	143,715
33	92/87	2,318,455	227,300	227,300	2,237,536	147,745
34	93/88	2,237,536	233,077	233,077	2,144,771	151,500
35	94/89	2,144,771	235,689	235,689	2,042,718	153,198
36	95/90	2,042,718	237,525	237,525	1,931,557	154,391
37	96/91	1,931,557	238,464	238,464	1,811,610	155,002
38	97/92	1,811,610	238,370	238,370	1,683,367	154,941
39	98/93	1,683,367	237,094	237,094	1,547,512	154,111
40	99/94	1,547,512	230,972	230,972	1,408,698	150,132
			4,982,740	4,982,740		3,238,783

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Taxable Account*

		Taxable Assets Initial Value 700,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	60/55	700,000	0	700,000	18,200	718,200
2	61/56	718,200	0	718,200	18,673	736,873
3	62/57	736,873	0	736,873	19,159	756,032
4	63/58	756,032	0	756,032	19,657	775,689
5	64/59	775,689	0	775,689	20,168	795,857
6	65/60	795,857	66,702	729,155	18,958	748,113
7	66/61	748,113	68,704	679,409	17,665	697,074
8	67/62	697,074	70,764	626,310	16,284	642,594
9	68/63	642,594	72,887	569,707	14,812	584,519
10	69/64	584,519	75,074	509,445	13,246	522,691
11	70/65	522,691	30,660	492,031	12,793	504,824
12	71/66	504,824	2,392	502,432	13,063	515,495
13	72/67	515,495	683	514,812	13,385	528,197
14	73/68	528,197	0	528,197	13,733	541,930
15	74/69	541,930	0	541,930	14,090	556,020
16	75/70	556,020	33,496	522,524	13,586	536,110
17	76/71	536,110	32,248	503,862	13,100	516,962
18	77/72	516,962	31,171	485,791	12,631	498,422
19	78/73	498,422	29,593	468,829	12,190	481,019
20	79/74	481,019	28,244	452,775	11,772	464,547
21	80/75	464,547	26,759	437,788	11,382	449,170
22	81/76	449,170	25,139	424,031	11,025	435,056
23	82/77	435,056	23,380	411,676	10,704	422,380
24	83/78	422,380	21,483	400,897	10,423	411,320
25	84/79	411,320	19,450	391,870	10,189	402,059
26	85/80	402,059	18,057	384,002	9,984	393,986
27	86/81	393,986	16,649	377,337	9,811	387,148
28	87/82	387,148	15,247	371,901	9,669	381,570
29	88/83	381,570	13,879	367,691	9,560	377,251
30	89/84	377,251	12,580	364,671	9,481	374,152
31	90/85	374,152	12,625	361,527	9,400	370,927
32	91/86	370,927	12,953	357,974	9,307	367,281
33	92/87	367,281	13,623	353,658	9,195	362,853
34	93/88	362,853	14,708	348,145	9,052	357,197
35	94/89	357,197	17,997	339,200	8,819	348,019
36	95/90	348,019	21,940	326,079	8,478	334,557
37	96/91	334,557	26,619	307,938	8,006	315,944
38	97/92	315,944	32,128	283,816	7,379	291,195
39	98/93	291,195	38,570	252,625	6,568	259,193
40	99/94	259,193	48,330	210,863	5,482	216,345
			974,734		491,079	

*Assumes yield is subject to income tax.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	60/55	800,000	0	800,000	24,000	824,000	
2	61/56	824,000	0	824,000	24,720	848,720	
3	62/57	848,720	0	848,720	25,462	874,182	
4	63/58	874,182	0	874,182	26,225	900,407	
5	64/59	900,407	0	900,407	27,012	927,419	
6	65/60	927,419	0	927,419	27,823	955,242	
7	66/61	955,242	0	955,242	28,657	983,899	
8	67/62	983,899	0	983,899	29,517	1,013,416	
9	68/63	1,013,416	0	1,013,416	30,402	1,043,818	
10	69/64	1,043,818	0	1,043,818	31,315	1,075,133	
11	70/65	1,075,133	0	1,075,133	32,254	1,107,387	
12	71/66	1,107,387	0	1,107,387	33,222	1,140,609	
13	72/67	1,140,609	0	1,140,609	34,218	1,174,827	
14	73/68	1,174,827	0	1,174,827	35,245	1,210,072	
15	74/69	1,210,072	0	1,210,072	36,302	1,246,374	
16	75/70	1,246,374	0	1,246,374	37,391	1,283,765	
17	76/71	1,283,765	0	1,283,765	38,513	1,322,278	
18	77/72	1,322,278	0	1,322,278	39,668	1,361,946	
19	78/73	1,361,946	0	1,361,946	40,858	1,402,804	
20	79/74	1,402,804	0	1,402,804	42,084	1,444,888	
21	80/75	1,444,888	0	1,444,888	43,347	1,488,235	
22	81/76	1,488,235	0	1,488,235	44,647	1,532,882	
23	82/77	1,532,882	0	1,532,882	45,986	1,578,868	
24	83/78	1,578,868	0	1,578,868	47,366	1,626,234	
25	84/79	1,626,234	0	1,626,234	48,787	1,675,021	
26	85/80	1,675,021	0	1,675,021	50,251	1,725,272	
27	86/81	1,725,272	0	1,725,272	51,758	1,777,030	
28	87/82	1,777,030	0	1,777,030	53,311	1,830,341	
29	88/83	1,830,341	0	1,830,341	54,910	1,885,251	
30	89/84	1,885,251	0	1,885,251	56,558	1,941,809	
31	90/85	1,941,809	0	1,941,809	58,254	2,000,063	
32	91/86	2,000,063	0	2,000,063	60,002	2,060,065	
33	92/87	2,060,065	0	2,060,065	61,802	2,121,867	
34	93/88	2,121,867	0	2,121,867	63,656	2,185,523	
35	94/89	2,185,523	0	2,185,523	65,566	2,251,089	
36	95/90	2,251,089	0	2,251,089	67,533	2,318,622	
37	96/91	2,318,622	0	2,318,622	69,559	2,388,181	
38	97/92	2,388,181	0	2,388,181	71,645	2,459,826	
39	98/93	2,459,826	0	2,459,826	73,795	2,533,621	
40	99/94	2,533,621	0	2,533,621	76,009	2,609,630	
			0			1,809,630	

*Assumes yield is not subject to income tax.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Equity Assets

		Initial Cost Basis 900,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 21.00% in Year 1 24.50% thereafter	Turnover Assumption 25.00%	
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	60/55	1,400,000	0	98,000	21,000	1,519,000	1,472,729	0	0	0
2	61/56	1,472,729	0	103,091	22,091	1,597,911	1,549,387	0	0	0
3	62/57	1,549,387	0	108,457	23,241	1,681,085	1,634,237	0	0	0
4	63/58	1,634,237	0	114,397	24,514	1,773,148	1,726,953	0	0	0
5	64/59	1,726,953	0	120,887	25,904	1,873,744	1,827,387	0	0	0
6	65/60	1,827,387	0	127,917	27,411	1,982,715	1,935,535	0	0	0
7	66/61	1,935,535	0	135,487	29,033	2,100,055	2,051,510	0	0	0
8	67/62	2,051,510	0	143,606	30,773	2,225,889	2,175,521	0	0	0
9	68/63	2,175,521	0	152,286	32,633	2,360,440	2,307,851	0	0	0
10	69/64	2,307,851	0	161,550	34,618	2,504,019	2,448,858	0	0	0
11	70/65	2,448,858	0	171,420	36,733	2,657,011	2,598,956	0	0	0
12	71/66	2,598,956	0	181,927	38,984	2,819,867	2,758,615	0	0	0
13	72/67	2,758,615	0	193,103	41,379	2,993,097	2,928,356	0	0	0
14	73/68	2,928,356	0	204,985	43,925	3,177,266	3,108,750	0	0	0
15	74/69	3,108,750	0	217,613	46,631	3,372,994	3,300,415	0	0	0
16	75/70	3,300,415	0	231,029	49,506	3,580,950	3,504,016	0	0	0
17	76/71	3,504,016	0	245,281	52,560	3,801,857	3,720,268	0	0	0
18	77/72	3,720,268	0	260,419	55,804	4,036,491	3,949,936	0	0	0
19	78/73	3,949,936	0	276,496	59,249	4,285,681	4,193,835	0	0	0
20	79/74	4,193,835	0	293,568	62,908	4,550,311	4,452,833	0	0	0
21	80/75	4,452,833	0	311,698	66,793	4,831,324	4,727,857	0	0	0
22	81/76	4,727,857	0	330,950	70,918	5,129,725	5,019,890	0	0	0
23	82/77	5,019,890	0	351,392	75,298	5,446,580	5,329,978	0	0	0
24	83/78	5,329,978	0	373,098	79,950	5,783,026	5,659,235	0	0	0
25	84/79	5,659,235	0	396,146	84,889	6,140,270	6,008,841	0	0	0
26	85/80	6,008,841	0	420,619	90,133	6,519,593	6,380,053	0	0	0
27	86/81	6,380,053	0	446,604	95,701	6,922,358	6,774,203	0	0	0
28	87/82	6,774,203	0	474,194	101,613	7,350,010	7,192,707	0	0	0
29	88/83	7,192,707	0	503,489	107,891	7,804,087	7,637,069	0	0	0
30	89/84	7,637,069	0	534,595	114,556	8,286,220	8,108,886	0	0	0
31	90/85	8,108,886	0	567,622	121,633	8,798,141	8,609,854	0	0	0
32	91/86	8,609,854	0	602,690	129,148	9,341,692	9,141,773	0	0	0
33	92/87	9,141,773	0	639,924	137,127	9,918,824	9,706,555	0	0	0
34	93/88	9,706,555	0	679,459	145,598	10,531,612	10,306,230	0	0	0
35	94/89	10,306,230	0	721,436	154,593	11,182,259	10,942,953	0	0	0
36	95/90	10,942,953	0	766,007	164,144	11,873,104	11,619,014	0	0	0
37	96/91	11,619,014	0	813,331	174,285	12,606,630	12,336,843	0	0	0
38	97/92	12,336,843	0	863,579	185,053	13,385,475	13,099,021	0	0	0
39	98/93	13,099,021	0	916,931	196,485	14,212,437	13,908,286	0	0	0
40	99/94	13,908,286	0	973,580	208,624	15,090,490	14,767,548	0	0	0
			0		3,263,329			0	0	0

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 15.00% in years 1-1; then 20.00%.

**Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Equity Assets - Portfolio Turnover

Yr	Initial Value of Equity Account	Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*		Turnover Assumption	(10)** Net Year End Value of Asset After Turnover
	1,400,000	7.00%	2.00%	25.00%	35.00%	35.00%	21.00% in Year 1 24.50% thereafter	25.00%		
	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	
1	900,000	0	98,000	21,000	1,519,000	921,000	379,750	230,250	348,355	1,472,729
2	1,039,105	0	103,091	22,091	1,597,911	1,061,196	399,478	265,299	366,604	1,549,387
3	1,162,501	0	108,457	23,241	1,681,085	1,185,742	420,271	296,435	389,931	1,634,237
4	1,279,238	0	114,397	24,514	1,773,148	1,303,752	443,287	325,938	414,536	1,726,953
5	1,392,350	0	120,887	25,904	1,873,744	1,418,255	468,436	354,564	440,537	1,827,387
6	1,504,228	0	127,917	27,411	1,982,715	1,531,639	495,679	382,910	468,050	1,935,535
7	1,616,780	0	135,487	29,033	2,100,055	1,645,813	525,014	411,453	497,191	2,051,510
8	1,731,551	0	143,606	30,773	2,225,889	1,762,324	556,472	440,581	528,079	2,175,521
9	1,849,822	0	152,286	32,633	2,360,440	1,882,455	590,110	470,614	560,833	2,307,851
10	1,972,675	0	161,550	34,618	2,504,019	2,007,293	626,005	501,823	595,580	2,448,858
11	2,101,050	0	171,420	36,733	2,657,011	2,137,783	664,253	534,446	632,450	2,598,956
12	2,235,787	0	181,927	38,984	2,819,867	2,274,771	704,967	568,693	671,580	2,758,615
13	2,377,658	0	193,103	41,379	2,993,097	2,419,037	748,274	604,759	713,113	2,928,356
14	2,527,391	0	204,985	43,925	3,177,266	2,571,316	794,317	642,829	757,202	3,108,750
15	2,685,689	0	217,613	46,631	3,372,994	2,732,320	843,249	683,080	804,007	3,300,415
16	2,853,247	0	231,029	49,506	3,580,950	2,902,753	895,238	725,688	853,698	3,504,016
17	3,030,763	0	245,281	52,560	3,801,857	3,083,323	950,464	770,831	906,454	3,720,268
18	3,218,946	0	260,419	55,804	4,036,491	3,274,750	1,009,123	818,688	962,466	3,949,936
19	3,418,529	0	276,496	59,249	4,285,681	3,477,778	1,071,420	869,444	1,021,936	4,193,835
20	3,630,269	0	293,568	62,908	4,550,311	3,693,178	1,137,578	923,294	1,085,078	4,452,833
21	3,854,961	0	311,698	66,793	4,831,324	3,921,754	1,207,831	980,439	1,152,120	4,727,857
22	4,093,436	0	330,950	70,918	5,129,725	4,164,354	1,282,431	1,041,088	1,223,302	5,019,890
23	4,346,568	0	351,392	75,298	5,446,580	4,421,866	1,361,645	1,105,466	1,298,881	5,329,978
24	4,615,280	0	373,098	79,950	5,783,026	4,695,230	1,445,757	1,173,808	1,379,129	5,659,235
25	4,900,552	0	396,146	84,889	6,140,270	4,985,441	1,535,068	1,246,360	1,464,334	6,008,841
26	5,203,415	0	420,619	90,133	6,519,593	5,293,548	1,629,898	1,323,387	1,554,803	6,380,053
27	5,524,964	0	446,604	95,701	6,922,358	5,620,665	1,730,590	1,405,166	1,650,861	6,774,203
28	5,866,359	0	474,194	101,613	7,350,010	5,967,972	1,837,503	1,491,993	1,752,853	7,192,707
29	6,228,832	0	503,489	107,891	7,804,087	6,336,723	1,951,022	1,584,181	1,861,146	7,637,069
30	6,613,688	0	534,595	114,556	8,286,220	6,728,244	2,071,555	1,682,061	1,976,129	8,108,886
31	7,022,312	0	567,622	121,633	8,798,141	7,143,945	2,199,535	1,785,986	2,098,216	8,609,854
32	7,456,174	0	602,690	129,148	9,341,692	7,585,323	2,335,423	1,896,331	2,227,845	9,141,773
33	7,916,837	0	639,924	137,127	9,918,824	8,053,965	2,479,706	2,013,491	2,365,483	9,706,555
34	8,405,956	0	679,459	145,598	10,531,612	8,551,555	2,632,903	2,137,889	2,511,624	10,306,230
35	8,925,290	0	721,436	154,593	11,182,259	9,079,884	2,795,565	2,269,971	2,666,794	10,942,953
36	9,476,707	0	766,007	164,144	11,873,104	9,640,851	2,968,276	2,410,213	2,831,550	11,619,014
37	10,062,189	0	813,331	174,285	12,606,630	10,236,474	3,151,658	2,559,118	3,006,485	12,336,843
38	10,683,841	0	863,579	185,053	13,385,475	10,868,894	3,346,369	2,717,223	3,192,228	13,099,021
39	11,343,898	0	916,931	196,485	14,212,437	11,540,383	3,553,109	2,885,096	3,389,446	13,908,286
40	12,044,733	0	973,580	208,624	15,090,490	12,253,358	3,772,623	3,063,339	3,598,848	14,767,548
		0		3,263,329						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 15.00% in years 1-1; then 20.00%; then 20.00%.

**Column (10) has been reduced by a 1.00% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	60/55	1,070,000	718,200	824,000	1,472,729	4,084,929
2	61/56	1,144,900	736,873	848,720	1,549,387	4,279,880
3	62/57	1,225,043	756,032	874,182	1,634,237	4,489,494
4	63/58	1,310,796	775,689	900,407	1,726,953	4,713,845
5	64/59	1,402,552	795,857	927,419	1,827,387	4,953,215
6	65/60	1,500,731	748,113	955,242	1,935,535	5,139,621
7	66/61	1,605,782	697,074	983,899	2,051,510	5,338,265
8	67/62	1,718,187	642,594	1,013,416	2,175,521	5,549,718
9	68/63	1,838,460	584,519	1,043,818	2,307,851	5,774,648
10	69/64	1,967,152	522,691	1,075,133	2,448,858	6,013,834
11	70/65	2,028,033	504,824	1,107,387	2,598,956	6,239,200
12	71/66	2,088,108	515,495	1,140,609	2,758,615	6,502,827
13	72/67	2,146,999	528,197	1,174,827	2,928,356	6,778,379
14	73/68	2,204,281	541,930	1,210,072	3,108,750	7,065,033
15	74/69	2,259,480	556,020	1,246,374	3,300,415	7,362,289
16	75/70	2,312,070	536,110	1,283,765	3,504,016	7,635,961
17	76/71	2,361,464	516,962	1,322,278	3,720,268	7,920,972
18	77/72	2,407,579	498,422	1,361,946	3,949,936	8,217,883
19	78/73	2,449,208	481,019	1,402,804	4,193,835	8,526,866
20	79/74	2,486,261	464,547	1,444,888	4,452,833	8,848,529
21	80/75	2,518,037	449,170	1,488,235	4,727,857	9,183,299
22	81/76	2,543,781	435,056	1,532,882	5,019,890	9,531,609
23	82/77	2,562,674	422,380	1,578,868	5,329,978	9,893,900
24	83/78	2,573,837	411,320	1,626,234	5,659,235	10,270,626
25	84/79	2,576,328	402,059	1,675,021	6,008,841	10,662,249
26	85/80	2,570,410	393,986	1,725,272	6,380,053	11,069,721
27	86/81	2,555,279	387,148	1,777,030	6,774,203	11,493,660
28	87/82	2,530,108	381,570	1,830,341	7,192,707	11,934,726
29	88/83	2,494,049	377,251	1,885,251	7,637,069	12,393,620
30	89/84	2,446,247	374,152	1,941,809	8,108,886	12,871,094
31	90/85	2,387,880	370,927	2,000,063	8,609,854	13,368,724
32	91/86	2,318,455	367,281	2,060,065	9,141,773	13,887,574
33	92/87	2,237,536	362,853	2,121,867	9,706,555	14,428,811
34	93/88	2,144,771	357,197	2,185,523	10,306,230	14,993,721
35	94/89	2,042,718	348,019	2,251,089	10,942,953	15,584,779
36	95/90	1,931,557	334,557	2,318,622	11,619,014	16,203,750
37	96/91	1,811,610	315,944	2,388,181	12,336,843	16,852,578
38	97/92	1,683,367	291,195	2,459,826	13,099,021	17,533,409
39	98/93	1,547,512	259,193	2,533,621	13,908,286	18,248,612
40	99/94	1,408,698	216,345	2,609,630	14,767,548	19,002,221

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	60/55	416,000		237,500		653,500
2	61/56	432,640		225,625		658,265
3	62/57	449,946		214,344		664,290
4	63/58	467,943		203,627		671,570
5	64/59	486,661		193,445		680,106
6	65/60	506,128		183,773		689,901
7	66/61	526,373		174,584		700,957
8	67/62	547,428		165,855		713,283
9	68/63	569,325		157,562		726,887
10	69/64	592,098		149,684		741,782
11	70/65	615,782		142,200		757,982
12	71/66	640,413		135,090		775,503
13	72/67	666,029		128,336		794,365
14	73/68	692,671		121,919		814,590
15	74/69	720,377		115,823		836,200
16	75/70	749,193		110,032		859,225
17	76/71	779,160		104,530		883,690
18	77/72	810,327		99,304		909,631
19	78/73	842,740		94,338		937,078
20	79/74	876,449		89,621		966,070
21	80/75	911,507		85,140		996,647
22	81/76	947,968		80,883		1,028,851
23	82/77	985,886		76,839		1,062,725
24	83/78	1,025,322		72,997		1,098,319
25	84/79	1,066,335		69,347		1,135,682
26	85/80	1,108,988		65,880		1,174,868
27	86/81	1,153,347		62,586		1,215,933
28	87/82	1,199,481		59,457		1,258,938
29	88/83	1,247,461		56,484		1,303,945
30	89/84	1,297,359		53,660		1,351,019
31	90/85	1,349,253		50,977		1,400,230
32	91/86	1,403,224		48,428		1,451,652
33	92/87	1,459,352		46,006		1,505,358
34	93/88	1,517,727		43,706		1,561,433
35	94/89	1,578,436		41,521		1,619,957
36	95/90	1,641,573		39,445		1,681,018
37	96/91	1,707,236		37,473		1,744,709
38	97/92	1,775,525		35,599		1,811,124
39	98/93	1,846,546		33,819		1,880,365
40	99/94	1,920,408		32,128		1,952,536

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Hypothetical Net Worth (After Providing Required Cash Flow)

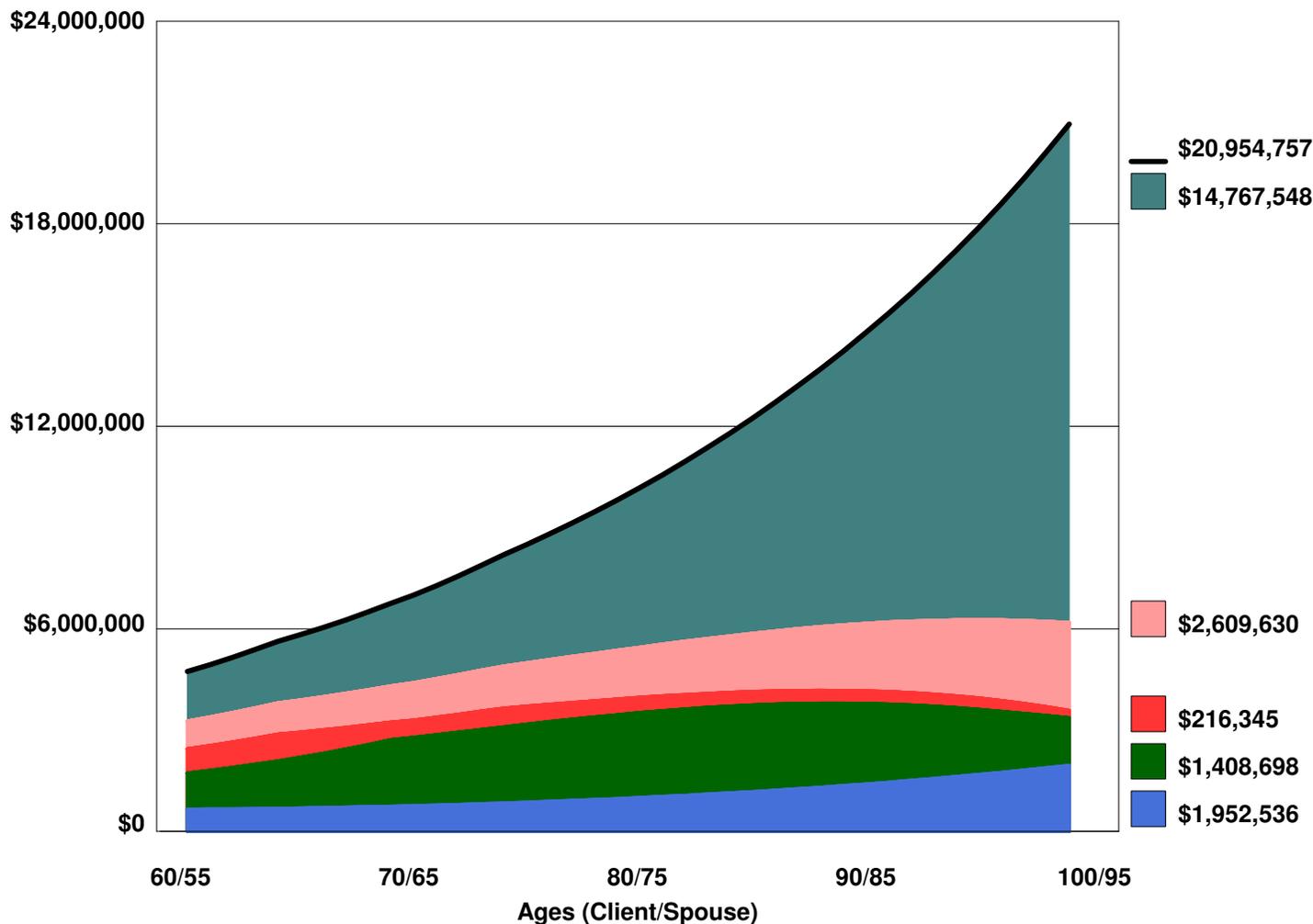
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	60/55	653,500	1,070,000	718,200	824,000	1,472,729	4,738,429
2	61/56	658,265	1,144,900	736,873	848,720	1,549,387	4,938,145
3	62/57	664,290	1,225,043	756,032	874,182	1,634,237	5,153,784
4	63/58	671,570	1,310,796	775,689	900,407	1,726,953	5,385,415
5	64/59	680,106	1,402,552	795,857	927,419	1,827,387	5,633,321
6	65/60	689,901	1,500,731	748,113	955,242	1,935,535	5,829,522
7	66/61	700,957	1,605,782	697,074	983,899	2,051,510	6,039,222
8	67/62	713,283	1,718,187	642,594	1,013,416	2,175,521	6,263,001
9	68/63	726,887	1,838,460	584,519	1,043,818	2,307,851	6,501,535
10	69/64	741,782	1,967,152	522,691	1,075,133	2,448,858	6,755,616
11	70/65	757,982	2,028,033	504,824	1,107,387	2,598,956	6,997,182
12	71/66	775,503	2,088,108	515,495	1,140,609	2,758,615	7,278,330
13	72/67	794,365	2,146,999	528,197	1,174,827	2,928,356	7,572,744
14	73/68	814,590	2,204,281	541,930	1,210,072	3,108,750	7,879,623
15	74/69	836,200	2,259,480	556,020	1,246,374	3,300,415	8,198,489
16	75/70	859,225	2,312,070	536,110	1,283,765	3,504,016	8,495,186
17	76/71	883,690	2,361,464	516,962	1,322,278	3,720,268	8,804,662
18	77/72	909,631	2,407,579	498,422	1,361,946	3,949,936	9,127,514
19	78/73	937,078	2,449,208	481,019	1,402,804	4,193,835	9,463,944
20	79/74	966,070	2,486,261	464,547	1,444,888	4,452,833	9,814,599
21	80/75	996,647	2,518,037	449,170	1,488,235	4,727,857	10,179,946
22	81/76	1,028,851	2,543,781	435,056	1,532,882	5,019,890	10,560,460
23	82/77	1,062,725	2,562,674	422,380	1,578,868	5,329,978	10,956,625
24	83/78	1,098,319	2,573,837	411,320	1,626,234	5,659,235	11,368,945
25	84/79	1,135,682	2,576,328	402,059	1,675,021	6,008,841	11,797,931
26	85/80	1,174,868	2,570,410	393,986	1,725,272	6,380,053	12,244,589
27	86/81	1,215,933	2,555,279	387,148	1,777,030	6,774,203	12,709,593
28	87/82	1,258,938	2,530,108	381,570	1,830,341	7,192,707	13,193,664
29	88/83	1,303,945	2,494,049	377,251	1,885,251	7,637,069	13,697,565
30	89/84	1,351,019	2,446,247	374,152	1,941,809	8,108,886	14,222,113
31	90/85	1,400,230	2,387,880	370,927	2,000,063	8,609,854	14,768,954
32	91/86	1,451,652	2,318,455	367,281	2,060,065	9,141,773	15,339,226
33	92/87	1,505,358	2,237,536	362,853	2,121,867	9,706,555	15,934,169
34	93/88	1,561,433	2,144,771	357,197	2,185,523	10,306,230	16,555,154
35	94/89	1,619,957	2,042,718	348,019	2,251,089	10,942,953	17,204,736
36	95/90	1,681,018	1,931,557	334,557	2,318,622	11,619,014	17,884,768
37	96/91	1,744,709	1,811,610	315,944	2,388,181	12,336,843	18,597,287
38	97/92	1,811,124	1,683,367	291,195	2,459,826	13,099,021	19,344,533
39	98/93	1,880,365	1,547,512	259,193	2,533,621	13,908,286	20,128,977
40	99/94	1,952,536	1,408,698	216,345	2,609,630	14,767,548	20,954,757

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	<u>At Year 40</u>
Hypothetical Net Worth	— \$20,954,757
Equity Assets	■ \$14,767,548
Tax Exempt Assets	■ \$2,609,630
Taxable Assets	■ \$216,345
Retirement Plan Assets	■ \$1,408,698
Illiquid Assets	■ \$1,952,536

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax**
1	60/55	4,738,429	0	4,738,429	0	4,738,429	1,070,000
2	61/56	4,938,145	0	4,938,145	0	4,938,145	1,144,900
3	62/57	5,153,784	0	5,153,784	0	5,153,784	1,225,043
4	63/58	5,385,415	0	5,385,415	0	5,385,415	1,310,796
5	64/59	5,633,321	0	5,633,321	0	5,633,321	1,402,552
6	65/60	5,829,522	0	5,829,522	0	5,829,522	1,500,731
7	66/61	6,039,222	0	6,039,222	0	6,039,222	1,605,782
8	67/62	6,263,001	0	6,263,001	0	6,263,001	1,718,187
9	68/63	6,501,535	0	6,501,535	0	6,501,535	1,838,460
10	69/64	6,755,616	0	6,755,616	0	6,755,616	1,967,152
11	70/65	6,997,182	0	6,997,182	0	6,997,182	2,028,033
12	71/66	7,278,330	0	7,278,330	0	7,278,330	2,088,108
13	72/67	7,572,744	0	7,572,744	0	7,572,744	2,146,999
14	73/68	7,879,623	0	7,879,623	0	7,879,623	2,204,281
15	74/69	8,198,489	0	8,198,489	0	8,198,489	2,259,480
16	75/70	8,495,186	0	8,495,186	0	8,495,186	2,312,070
17	76/71	8,804,662	0	8,804,662	0	8,804,662	2,361,464
18	77/72	9,127,514	0	9,127,514	0	9,127,514	2,407,579
19	78/73	9,463,944	0	9,463,944	0	9,463,944	2,449,208
20	79/74	9,814,599	0	9,814,599	0	9,814,599	2,486,261
21	80/75	10,179,946	0	10,179,946	0	10,179,946	2,518,037
22	81/76	10,560,460	0	10,560,460	0	10,560,460	2,543,781
23	82/77	10,956,625	0	10,956,625	0	10,956,625	2,562,674
24	83/78	11,368,945	0	11,368,945	0	11,368,945	2,573,837
25	84/79	11,797,931	0	11,797,931	0	11,797,931	2,576,328
26	85/80	12,244,589	0	12,244,589	0	12,244,589	2,570,410
27	86/81	12,709,593	0	12,709,593	0	12,709,593	2,555,279
28	87/82	13,193,664	0	13,193,664	0	13,193,664	2,530,108
29	88/83	13,697,565	0	13,697,565	0	13,697,565	2,494,049
30	89/84	14,222,113	0	14,222,113	0	14,222,113	2,446,247
31	90/85	14,768,954	0	14,768,954	0	14,768,954	2,387,880
32	91/86	15,339,226	0	15,339,226	0	15,339,226	2,318,455
33	92/87	15,934,169	0	15,934,169	0	15,934,169	2,237,536
34	93/88	16,555,154	0	16,555,154	0	16,555,154	2,144,771
35	94/89	17,204,736	0	17,204,736	0	17,204,736	2,042,718
36	95/90	17,884,768	0	17,884,768	0	17,884,768	1,931,557
37	96/91	18,597,287	0	18,597,287	0	18,597,287	1,811,610
38	97/92	19,344,533	0	19,344,533	0	19,344,533	1,683,367
39	98/93	20,128,977	0	20,128,977	0	20,128,977	1,547,512
40	99/94	20,954,757	0	20,954,757	0	20,954,757	1,408,698

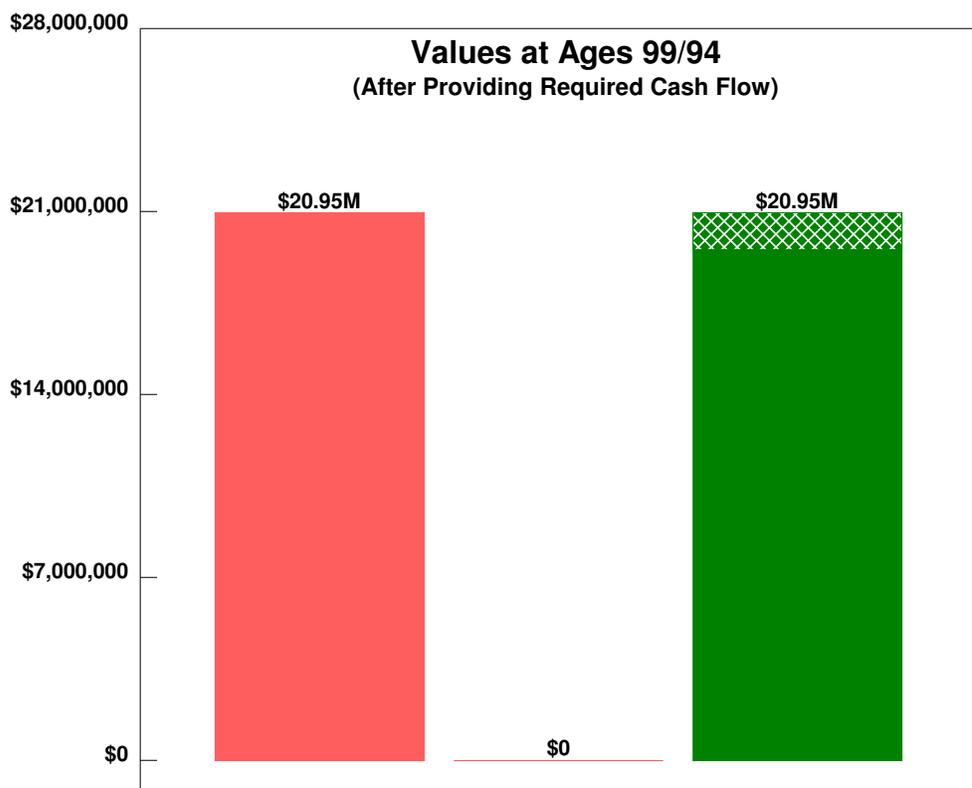
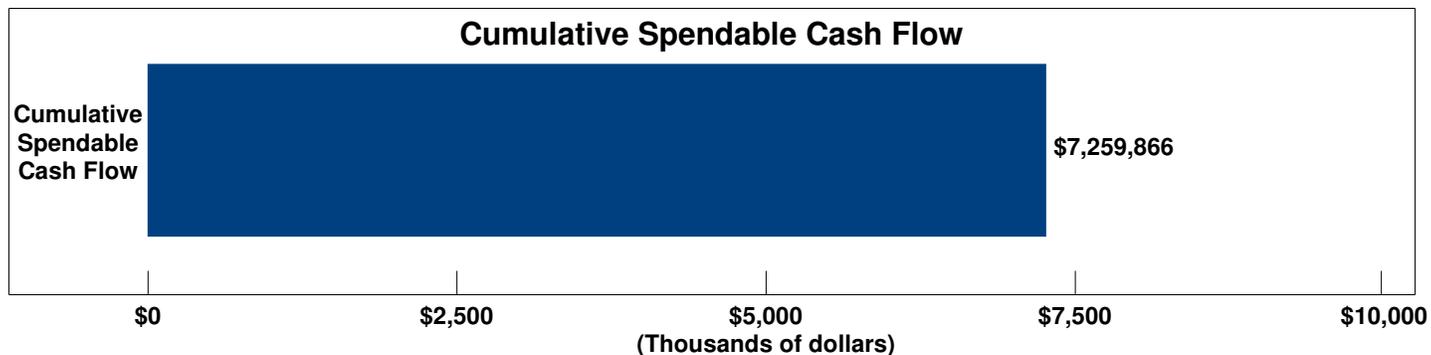
Summary at Life Expectancy (Year 33)

Total Estate Assets	\$ 15,934,169
Wealth Transferred to Heirs	\$ 15,934,169

*Net of cash flow provided

**See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

Summary Analysis



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs*

*Due to the illustrated results of "stretch-out" tax planning, the Heirs \$20,954,757 includes retirement plan assets of \$1,408,698 on which income tax is still due. (The \$1,408,698 is represented by the checkered section.)

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Estate Tax	+	(7) Income Tax on Retirement Plan Assets**	=	(8) Total Transfer Taxes
1	60/55	4,084,929		653,500		4,738,429	4,738,429	10,860,000	0		0		0
2	61/56	4,279,880		658,265		4,938,145	4,938,145	10,900,000	0		0		0
3	62/57	4,489,494		664,290		5,153,784	5,153,784	11,220,000	0		0		0
4	63/58	4,713,845		671,570		5,385,415	5,385,415	11,560,000	0		0		0
5	64/59	4,953,215		680,106		5,633,321	5,633,321	11,920,000	0		0		0
6	65/60	5,139,621		689,901		5,829,522	5,829,522	12,280,000	0		0		0
7	66/61	5,338,265		700,957		6,039,222	6,039,222	12,640,000	0		0		0
8	67/62	5,549,718		713,283		6,263,001	6,263,001	13,020,000	0		0		0
9	68/63	5,774,648		726,887		6,501,535	6,501,535	13,400,000	0		0		0
10	69/64	6,013,834		741,782		6,755,616	6,755,616	13,820,000	0		0		0
11	70/65	6,239,200		757,982		6,997,182	6,997,182	14,220,000	0		0		0
12	71/66	6,502,827		775,503		7,278,330	7,278,330	14,660,000	0		0		0
13	72/67	6,778,379		794,365		7,572,744	7,572,744	15,100,000	0		0		0
14	73/68	7,065,033		814,590		7,879,623	7,879,623	15,540,000	0		0		0
15	74/69	7,362,289		836,200		8,198,489	8,198,489	16,000,000	0		0		0
16	75/70	7,635,961		859,225		8,495,186	8,495,186	16,500,000	0		0		0
17	76/71	7,920,972		883,690		8,804,662	8,804,662	16,980,000	0		0		0
18	77/72	8,217,883		909,631		9,127,514	9,127,514	17,500,000	0		0		0
19	78/73	8,526,866		937,078		9,463,944	9,463,944	18,020,000	0		0		0
20	79/74	8,848,529		966,070		9,814,599	9,814,599	18,560,000	0		0		0
21	80/75	9,183,299		996,647		10,179,946	10,179,946	19,120,000	0		0		0
22	81/76	9,531,609		1,028,851		10,560,460	10,560,460	19,700,000	0		0		0
23	82/77	9,893,900		1,062,725		10,956,625	10,956,625	20,280,000	0		0		0
24	83/78	10,270,626		1,098,319		11,368,945	11,368,945	20,880,000	0		0		0
25	84/79	10,662,249		1,135,682		11,797,931	11,797,931	21,520,000	0		0		0
26	85/80	11,069,721		1,174,868		12,244,589	12,244,589	22,160,000	0		0		0
27	86/81	11,493,660		1,215,933		12,709,593	12,709,593	22,820,000	0		0		0
28	87/82	11,934,726		1,258,938		13,193,664	13,193,664	23,520,000	0		0		0
29	88/83	12,393,620		1,303,945		13,697,565	13,697,565	24,220,000	0		0		0
30	89/84	12,871,094		1,351,019		14,222,113	14,222,113	24,940,000	0		0		0
31	90/85	13,368,724		1,400,230		14,768,954	14,768,954	25,700,000	0		0		0
32	91/86	13,887,574		1,451,652		15,339,226	15,339,226	26,460,000	0		0		0
33	92/87	14,428,811		1,505,358		15,934,169	15,934,169	27,260,000	0		0		0
34	93/88	14,993,721		1,561,433		16,555,154	16,555,154	28,080,000	0		0		0
35	94/89	15,584,779		1,619,957		17,204,736	17,204,736	28,920,000	0		0		0
36	95/90	16,203,750		1,681,018		17,884,768	17,884,768	29,780,000	0		0		0
37	96/91	16,852,578		1,744,709		18,597,287	18,597,287	30,680,000	0		0		0
38	97/92	17,533,409		1,811,124		19,344,533	19,344,533	31,600,000	0		0		0
39	98/93	18,248,612		1,880,365		20,128,977	20,128,977	32,540,000	0		0		0
40	99/94	19,002,221		1,952,536		20,954,757	20,954,757	33,520,000	0		0		0

Column (1) includes taxable assets, tax exempt assets, equity assets, and retirement plan assets. Column (2) is net of any liabilities.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Wealth Analysis: Current Plan - Retain the IRA

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	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	60/55	1,070,000	0	0	0	1,070,000	0%
2	61/56	1,144,900	0	0	0	1,144,900	0%
3	62/57	1,225,043	0	0	0	1,225,043	0%
4	63/58	1,310,796	0	0	0	1,310,796	0%
5	64/59	1,402,552	0	0	0	1,402,552	0%
6	65/60	1,500,731	0	0	0	1,500,731	0%
7	66/61	1,605,782	0	0	0	1,605,782	0%
8	67/62	1,718,187	0	0	0	1,718,187	0%
9	68/63	1,838,460	0	0	0	1,838,460	0%
10	69/64	1,967,152	0	0	0	1,967,152	0%
11	70/65	2,028,033	0	0	0	2,028,033	0%
12	71/66	2,088,108	0	0	0	2,088,108	0%
13	72/67	2,146,999	0	0	0	2,146,999	0%
14	73/68	2,204,281	0	0	0	2,204,281	0%
15	74/69	2,259,480	0	0	0	2,259,480	0%
16	75/70	2,312,070	0	0	0	2,312,070	0%
17	76/71	2,361,464	0	0	0	2,361,464	0%
18	77/72	2,407,579	0	0	0	2,407,579	0%
19	78/73	2,449,208	0	0	0	2,449,208	0%
20	79/74	2,486,261	0	0	0	2,486,261	0%
21	80/75	2,518,037	0	0	0	2,518,037	0%
22	81/76	2,543,781	0	0	0	2,543,781	0%
23	82/77	2,562,674	0	0	0	2,562,674	0%
24	83/78	2,573,837	0	0	0	2,573,837	0%
25	84/79	2,576,328	0	0	0	2,576,328	0%
26	85/80	2,570,410	0	0	0	2,570,410	0%
27	86/81	2,555,279	0	0	0	2,555,279	0%
28	87/82	2,530,108	0	0	0	2,530,108	0%
29	88/83	2,494,049	0	0	0	2,494,049	0%
30	89/84	2,446,247	0	0	0	2,446,247	0%
31	90/85	2,387,880	0	0	0	2,387,880	0%
32	91/86	2,318,455	0	0	0	2,318,455	0%
33	92/87	2,237,536	0	0	0	2,237,536	0%
34	93/88	2,144,771	0	0	0	2,144,771	0%
35	94/89	2,042,718	0	0	0	2,042,718	0%
36	95/90	1,931,557	0	0	0	1,931,557	0%
37	96/91	1,811,610	0	0	0	1,811,610	0%
38	97/92	1,683,367	0	0	0	1,683,367	0%
39	98/93	1,547,512	0	0	0	1,547,512	0%
40	99/94	1,408,698	0	0	0	1,408,698	0%

*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Wealth Analysis: Roth Conversion

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 700,000	
	Liquid Assets (Tax Exempt Interest)	800,000	
	Equity Assets	1,400,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	1,000,000	
	Total Liquid Assets		3,900,000
<u>Illiquid Assets:</u>	Principal Residence	400,000	
	Personal Property	250,000	
	Total Illiquid Assets		650,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$4,550,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
Taxable, Tax Exempt, Equity, Retirement Plan Assets, Roth Assets

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	33 Years
	Charles Fuller	Age 92
	Amanda Fuller	Age 87
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Charles Fuller:</u>		
	Defined Contr. Yield Assumption	7.00%
	Roth Defined Contr. Yield Assumption	7.00%

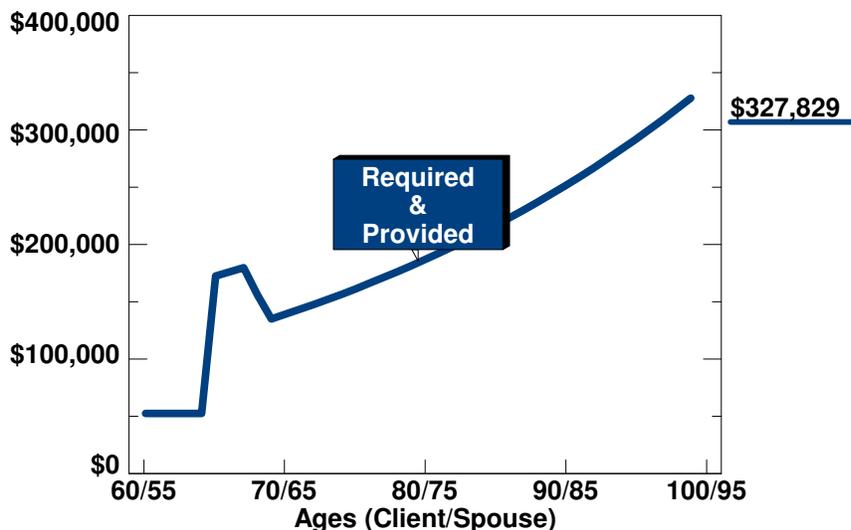
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

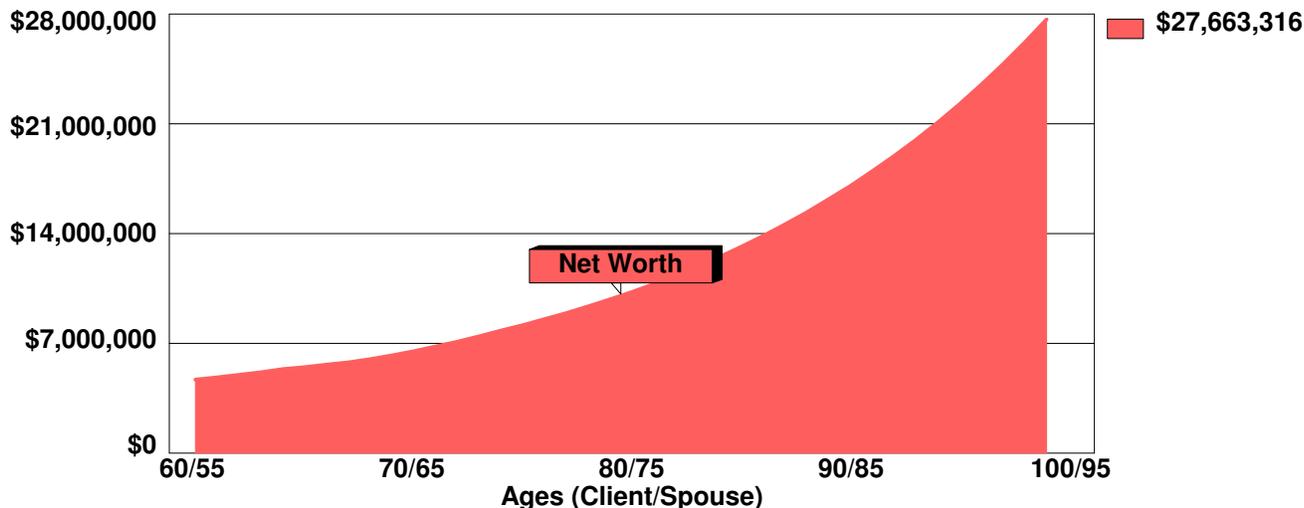
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Roth Assets

Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Cash Flow Analysis

		Annual Cash Flow Required	Annual Cash Flow Provided				
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	60/55	52,500	0	0	52,500	0	52,500
2	61/56	52,500	0	0	52,500	0	52,500
3	62/57	52,500	0	0	52,500	0	52,500
4	63/58	52,500	0	0	52,500	0	52,500
5	64/59	52,500	0	0	52,500	0	52,500
6	65/60	172,500	53,298	0	119,202	0	172,500
7	66/61	176,100	54,896	0	121,204	0	176,100
8	67/62	179,808	56,544	0	123,264	0	179,808
9	68/63	156,148	58,240	0	97,908	0	156,148
10	69/64	135,061	59,987	0	75,074	0	135,061
11	70/65	139,113	61,787	0	77,326	0	139,113
12	71/66	143,286	91,149	0	52,137	0	143,286
13	72/67	147,585	93,883	0	53,702	0	147,585
14	73/68	152,012	96,700	0	55,312	0	152,012
15	74/69	156,573	99,601	0	56,972	0	156,573
16	75/70	161,270	63,640	0	97,630	0	161,270
17	76/71	166,108	65,549	0	100,559	0	166,108
18	77/72	171,091	67,516	0	103,575	0	171,091
19	78/73	176,224	69,541	0	106,683	0	176,224
20	79/74	181,511	71,627	0	109,884	0	181,511
21	80/75	186,956	73,776	0	113,180	0	186,956
22	81/76	192,565	75,989	0	116,576	0	192,565
23	82/77	198,342	78,269	0	120,073	0	198,342
24	83/78	204,292	80,617	0	123,675	0	204,292
25	84/79	210,421	83,036	0	55,383	72,002	210,421
26	85/80	216,733	85,527	0	0	131,206	216,733
27	86/81	223,235	88,092	0	0	135,143	223,235
28	87/82	229,932	90,735	0	0	139,197	229,932
29	88/83	236,830	93,457	0	0	143,373	236,830
30	89/84	243,935	96,261	0	0	147,674	243,935
31	90/85	251,253	99,149	0	0	152,104	251,253
32	91/86	258,791	102,123	0	0	156,668	258,791
33	92/87	266,555	105,187	0	0	161,368	266,555
34	93/88	274,551	108,343	0	0	166,208	274,551
35	94/89	282,788	111,593	0	0	171,195	282,788
36	95/90	291,272	114,941	0	0	176,331	291,272
37	96/91	300,010	118,389	0	0	181,621	300,010
38	97/92	309,010	121,941	0	0	187,069	309,010
39	98/93	318,280	125,599	0	0	192,681	318,280
40	99/94	327,829	129,367	0	0	198,462	327,829
		7,700,470	3,046,349	0	2,141,819	2,512,302	7,700,470

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1).

Column (1): assumes 0.00% inflation in yrs 1-6, 3.00% thereafter.

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Spensible Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Roth Conversion Tax	=	(3) After Tax Spensible Cash Flow Required
1	60/55	0		52,500		52,500
2	61/56	0		52,500		52,500
3	62/57	0		52,500		52,500
4	63/58	0		52,500		52,500
5	64/59	0		52,500		52,500
6	65/60	120,000		52,500		172,500
7	66/61	123,600		52,500		176,100
8	67/62	127,308		52,500		179,808
9	68/63	131,127		25,021		156,148
10	69/64	135,061		0		135,061
11	70/65	139,113		0		139,113
12	71/66	143,286		0		143,286
13	72/67	147,585		0		147,585
14	73/68	152,012		0		152,012
15	74/69	156,573		0		156,573
16	75/70	161,270		0		161,270
17	76/71	166,108		0		166,108
18	77/72	171,091		0		171,091
19	78/73	176,224		0		176,224
20	79/74	181,511		0		181,511
21	80/75	186,956		0		186,956
22	81/76	192,565		0		192,565
23	82/77	198,342		0		198,342
24	83/78	204,292		0		204,292
25	84/79	210,421		0		210,421
26	85/80	216,733		0		216,733
27	86/81	223,235		0		223,235
28	87/82	229,932		0		229,932
29	88/83	236,830		0		236,830
30	89/84	243,935		0		243,935
31	90/85	251,253		0		251,253
32	91/86	258,791		0		258,791
33	92/87	266,555		0		266,555
34	93/88	274,551		0		274,551
35	94/89	282,788		0		282,788
36	95/90	291,272		0		291,272
37	96/91	300,010		0		300,010
38	97/92	309,010		0		309,010
39	98/93	318,280		0		318,280
40	99/94	327,829		0		327,829
		<u>7,255,449</u>		<u>445,021</u>		<u>7,700,470</u>

Column (1) assumes 0.00% inflation for 6 years, 3.00% thereafter.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Work After Retirement	=	(3) Total Expected After Tax Cash Flow
1	60/55	0		0		0
2	61/56	0		0		0
3	62/57	0		0		0
4	63/58	0		0		0
5	64/59	0		0		0
6	65/60	24,316		28,982		53,298
7	66/61	25,045		29,851		54,896
8	67/62	25,797		30,747		56,544
9	68/63	26,571		31,669		58,240
10	69/64	27,368		32,619		59,987
11	70/65	28,189		33,598		61,787
12	71/66	56,543		34,606		91,149
13	72/67	58,239		35,644		93,883
14	73/68	59,987		36,713		96,700
15	74/69	61,786		37,815		99,601
16	75/70	63,640		0		63,640
17	76/71	65,549		0		65,549
18	77/72	67,516		0		67,516
19	78/73	69,541		0		69,541
20	79/74	71,627		0		71,627
21	80/75	73,776		0		73,776
22	81/76	75,989		0		75,989
23	82/77	78,269		0		78,269
24	83/78	80,617		0		80,617
25	84/79	83,036		0		83,036
26	85/80	85,527		0		85,527
27	86/81	88,092		0		88,092
28	87/82	90,735		0		90,735
29	88/83	93,457		0		93,457
30	89/84	96,261		0		96,261
31	90/85	99,149		0		99,149
32	91/86	102,123		0		102,123
33	92/87	105,187		0		105,187
34	93/88	108,343		0		108,343
35	94/89	111,593		0		111,593
36	95/90	114,941		0		114,941
37	96/91	118,389		0		118,389
38	97/92	121,941		0		121,941
39	98/93	125,599		0		125,599
40	99/94	129,367		0		129,367
		2,714,105		332,244		3,046,349

Column (1) assumes 3.00% inflation.

Column (2) assumes 3.00% inflation.

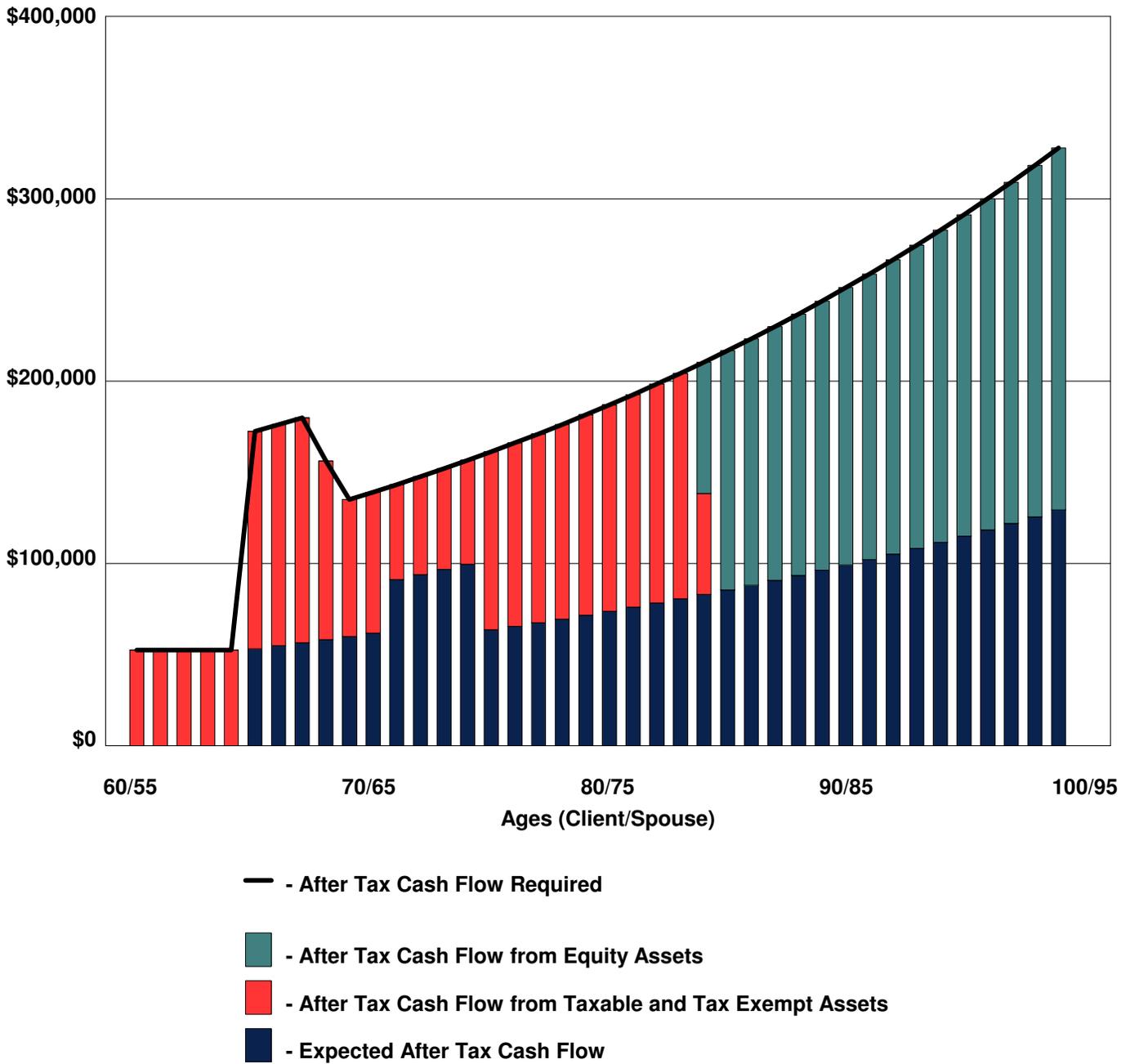
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Sources of Cash Flow 40 Year Analysis



Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Defined Contribution Plan Assets for Charles Fuller

Retirement Plan Assets Initial Value 1,000,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets for Roth Conversions	(4) Year End Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets
1	60/55	1,000,000	0	150,000	909,500	0
2	61/56	909,500	0	150,000	812,665	0
3	62/57	812,665	0	150,000	709,052	0
4	63/58	709,052	0	150,000	598,186	0
5	64/59	598,186	0	150,000	479,559	0
6	65/60	479,559	0	150,000	352,628	0
7	66/61	352,628	0	150,000	216,812	0
8	67/62	216,812	0	150,000	71,489	0
9	68/63	71,489	0	71,489	0	0
10	69/64	0	0	0	0	0
11	70/65	0	0	0	0	0
12	71/66	0	0	0	0	0
13	72/67	0	0	0	0	0
14	73/68	0	0	0	0	0
15	74/69	0	0	0	0	0
16	75/70	0	0	0	0	0
17	76/71	0	0	0	0	0
18	77/72	0	0	0	0	0
19	78/73	0	0	0	0	0
20	79/74	0	0	0	0	0
21	80/75	0	0	0	0	0
22	81/76	0	0	0	0	0
23	82/77	0	0	0	0	0
24	83/78	0	0	0	0	0
25	84/79	0	0	0	0	0
26	85/80	0	0	0	0	0
27	86/81	0	0	0	0	0
28	87/82	0	0	0	0	0
29	88/83	0	0	0	0	0
30	89/84	0	0	0	0	0
31	90/85	0	0	0	0	0
32	91/86	0	0	0	0	0
33	92/87	0	0	0	0	0
34	93/88	0	0	0	0	0
35	94/89	0	0	0	0	0
36	95/90	0	0	0	0	0
37	96/91	0	0	0	0	0
38	97/92	0	0	0	0	0
39	98/93	0	0	0	0	0
40	99/94	0	0	0	0	0
			0	1,271,489		0

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Roth Defined Contribution Assets for Charles Fuller

		Roth Assets Initial Value 0	Roth Assets Yield 7.00%			
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Conversions from Retirement Plan Assets	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	60/55	0	150,000	0	160,500	0
2	61/56	160,500	150,000	0	332,235	0
3	62/57	332,235	150,000	0	515,991	0
4	63/58	515,991	150,000	0	712,610	0
5	64/59	712,610	150,000	0	922,993	0
6	65/60	922,993	150,000	0	1,148,103	0
7	66/61	1,148,103	150,000	0	1,388,970	0
8	67/62	1,388,970	150,000	0	1,646,698	0
9	68/63	1,646,698	71,489	0	1,838,460	0
10	69/64	1,838,460	0	0	1,967,152	0
11	70/65	1,967,152	0	0	2,104,853	0
12	71/66	2,104,853	0	0	2,252,193	0
13	72/67	2,252,193	0	0	2,409,847	0
14	73/68	2,409,847	0	0	2,578,536	0
15	74/69	2,578,536	0	0	2,759,034	0
16	75/70	2,759,034	0	0	2,952,166	0
17	76/71	2,952,166	0	0	3,158,818	0
18	77/72	3,158,818	0	0	3,379,935	0
19	78/73	3,379,935	0	0	3,616,530	0
20	79/74	3,616,530	0	0	3,869,687	0
21	80/75	3,869,687	0	0	4,140,565	0
22	81/76	4,140,565	0	0	4,430,405	0
23	82/77	4,430,405	0	0	4,740,533	0
24	83/78	4,740,533	0	0	5,072,370	0
25	84/79	5,072,370	0	0	5,427,436	0
26	85/80	5,427,436	0	0	5,807,357	0
27	86/81	5,807,357	0	0	6,213,872	0
28	87/82	6,213,872	0	0	6,648,843	0
29	88/83	6,648,843	0	0	7,114,262	0
30	89/84	7,114,262	0	0	7,612,260	0
31	90/85	7,612,260	0	0	8,145,118	0
32	91/86	8,145,118	0	0	8,715,276	0
33	92/87	8,715,276	0	0	9,325,345	0
34	93/88	9,325,345	0	0	9,978,119	0
35	94/89	9,978,119	0	0	10,676,587	0
36	95/90	10,676,587	0	0	11,423,948	0
37	96/91	11,423,948	0	0	12,223,624	0
38	97/92	12,223,624	0	0	13,079,278	0
39	98/93	13,079,278	0	0	13,994,827	0
40	99/94	13,994,827	0	0	14,974,465	0
				0		0

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Taxable Account*

		Taxable Assets Initial Value 700,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
1	60/55	700,000	52,500	647,500	16,835	664,335	
2	61/56	664,335	52,500	611,835	15,908	627,743	
3	62/57	627,743	52,500	575,243	14,956	590,199	
4	63/58	590,199	52,500	537,699	13,980	551,679	
5	64/59	551,679	52,500	499,179	12,979	512,158	
6	65/60	512,158	119,202	392,956	10,217	403,173	
7	66/61	403,173	121,204	281,969	7,331	289,300	
8	67/62	289,300	123,264	166,036	4,317	170,353	
9	68/63	170,353	97,908	72,445	1,884	74,329	
10	69/64	74,329	74,329	0	0	0	
11	70/65	0	0	0	0	0	
12	71/66	0	0	0	0	0	
13	72/67	0	0	0	0	0	
14	73/68	0	0	0	0	0	
15	74/69	0	0	0	0	0	
16	75/70	0	0	0	0	0	
17	76/71	0	0	0	0	0	
18	77/72	0	0	0	0	0	
19	78/73	0	0	0	0	0	
20	79/74	0	0	0	0	0	
21	80/75	0	0	0	0	0	
22	81/76	0	0	0	0	0	
23	82/77	0	0	0	0	0	
24	83/78	0	0	0	0	0	
25	84/79	0	0	0	0	0	
26	85/80	0	0	0	0	0	
27	86/81	0	0	0	0	0	
28	87/82	0	0	0	0	0	
29	88/83	0	0	0	0	0	
30	89/84	0	0	0	0	0	
31	90/85	0	0	0	0	0	
32	91/86	0	0	0	0	0	
33	92/87	0	0	0	0	0	
34	93/88	0	0	0	0	0	
35	94/89	0	0	0	0	0	
36	95/90	0	0	0	0	0	
37	96/91	0	0	0	0	0	
38	97/92	0	0	0	0	0	
39	98/93	0	0	0	0	0	
40	99/94	0	0	0	0	0	
			798,407		98,407		

*Assumes yield is subject to income tax.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	60/55	800,000	0	800,000	24,000	824,000
2	61/56	824,000	0	824,000	24,720	848,720
3	62/57	848,720	0	848,720	25,462	874,182
4	63/58	874,182	0	874,182	26,225	900,407
5	64/59	900,407	0	900,407	27,012	927,419
6	65/60	927,419	0	927,419	27,823	955,242
7	66/61	955,242	0	955,242	28,657	983,899
8	67/62	983,899	0	983,899	29,517	1,013,416
9	68/63	1,013,416	0	1,013,416	30,402	1,043,818
10	69/64	1,043,818	745	1,043,073	31,292	1,074,365
11	70/65	1,074,365	77,326	997,039	29,911	1,026,950
12	71/66	1,026,950	52,137	974,813	29,244	1,004,057
13	72/67	1,004,057	53,702	950,355	28,511	978,866
14	73/68	978,866	55,312	923,554	27,707	951,261
15	74/69	951,261	56,972	894,289	26,829	921,118
16	75/70	921,118	97,630	823,488	24,705	848,193
17	76/71	848,193	100,559	747,634	22,429	770,063
18	77/72	770,063	103,575	666,488	19,995	686,483
19	78/73	686,483	106,683	579,800	17,394	597,194
20	79/74	597,194	109,884	487,310	14,619	501,929
21	80/75	501,929	113,180	388,749	11,662	400,411
22	81/76	400,411	116,576	283,835	8,515	292,350
23	82/77	292,350	120,073	172,277	5,168	177,445
24	83/78	177,445	123,675	53,770	1,613	55,383
25	84/79	55,383	55,383	0	0	0
26	85/80	0	0	0	0	0
27	86/81	0	0	0	0	0
28	87/82	0	0	0	0	0
29	88/83	0	0	0	0	0
30	89/84	0	0	0	0	0
31	90/85	0	0	0	0	0
32	91/86	0	0	0	0	0
33	92/87	0	0	0	0	0
34	93/88	0	0	0	0	0
35	94/89	0	0	0	0	0
36	95/90	0	0	0	0	0
37	96/91	0	0	0	0	0
38	97/92	0	0	0	0	0
39	98/93	0	0	0	0	0
40	99/94	0	0	0	0	0
			1,343,412		543,412	

*Assumes yield is not subject to income tax.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Equity Assets

		Initial Cost Basis 900,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 21.00% in Year 1 24.50% thereafter	Turnover Assumption 25.00%	
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	60/55	1,400,000	0	98,000	21,000	1,519,000	1,472,729	0	0	0
2	61/56	1,472,729	0	103,091	22,091	1,597,911	1,549,387	0	0	0
3	62/57	1,549,387	0	108,457	23,241	1,681,085	1,634,237	0	0	0
4	63/58	1,634,237	0	114,397	24,514	1,773,148	1,726,953	0	0	0
5	64/59	1,726,953	0	120,887	25,904	1,873,744	1,827,387	0	0	0
6	65/60	1,827,387	0	127,917	27,411	1,982,715	1,935,535	0	0	0
7	66/61	1,935,535	0	135,487	29,033	2,100,055	2,051,510	0	0	0
8	67/62	2,051,510	0	143,606	30,773	2,225,889	2,175,521	0	0	0
9	68/63	2,175,521	0	152,286	32,633	2,360,440	2,307,851	0	0	0
10	69/64	2,307,851	0	161,550	34,618	2,504,019	2,448,858	0	0	0
11	70/65	2,448,858	0	171,420	36,733	2,657,011	2,598,956	0	0	0
12	71/66	2,598,956	0	181,927	38,984	2,819,867	2,758,615	0	0	0
13	72/67	2,758,615	0	193,103	41,379	2,993,097	2,928,356	0	0	0
14	73/68	2,928,356	0	204,985	43,925	3,177,266	3,108,750	0	0	0
15	74/69	3,108,750	0	217,613	46,631	3,372,994	3,300,415	0	0	0
16	75/70	3,300,415	0	231,029	49,506	3,580,950	3,504,016	0	0	0
17	76/71	3,504,016	0	245,281	52,560	3,801,857	3,720,268	0	0	0
18	77/72	3,720,268	0	260,419	55,804	4,036,491	3,949,936	0	0	0
19	78/73	3,949,936	0	276,496	59,249	4,285,681	4,193,835	0	0	0
20	79/74	4,193,835	0	293,568	62,908	4,550,311	4,452,833	0	0	0
21	80/75	4,452,833	0	311,698	66,793	4,831,324	4,727,857	0	0	0
22	81/76	4,727,857	0	330,950	70,918	5,129,725	5,019,890	0	0	0
23	82/77	5,019,890	0	351,392	75,298	5,446,580	5,329,978	0	0	0
24	83/78	5,329,978	0	373,098	79,950	5,783,026	5,659,235	0	0	0
25	84/79	5,659,235	0	396,146	12,887	6,068,268	5,937,560	72,002	0	72,002
26	85/80	5,937,560	44,280	412,530	0	6,305,810	6,169,219	88,399	42,807	131,206
27	86/81	6,169,219	44,783	428,711	0	6,553,147	6,410,622	91,867	43,276	135,143
28	87/82	6,410,622	45,251	445,576	0	6,810,947	6,662,379	95,481	43,716	139,197
29	88/83	6,662,379	45,682	463,169	0	7,079,866	6,925,105	99,250	44,123	143,373
30	89/84	6,925,105	46,067	481,533	0	7,360,571	7,199,427	103,186	44,488	147,674
31	90/85	7,199,427	46,404	500,712	0	7,653,735	7,485,986	107,295	44,809	152,104
32	91/86	7,485,986	46,687	520,751	0	7,960,050	7,785,448	111,589	45,079	156,668
33	92/87	7,785,448	46,908	541,698	0	8,280,238	8,098,505	116,078	45,290	161,368
34	93/88	8,098,505	47,062	563,601	0	8,615,044	8,425,884	120,772	45,436	166,208
35	94/89	8,425,884	47,144	586,512	0	8,965,252	8,768,342	125,681	45,514	171,195
36	95/90	8,768,342	47,144	610,484	0	9,331,682	9,126,678	130,818	45,513	176,331
37	96/91	9,126,678	47,055	635,574	0	9,715,197	9,501,733	136,194	45,427	181,621
38	97/92	9,501,733	46,869	661,840	0	10,116,704	9,894,392	141,823	45,246	187,069
39	98/93	9,894,392	46,577	689,347	0	10,537,162	10,305,591	147,717	44,964	192,681
40	99/94	10,305,591	46,170	718,159	0	10,977,580	10,736,315	153,891	44,571	198,462
			694,083		1,064,743			1,842,043	670,259	2,512,302

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 15.00% in years 1-1; then 20.00%.

**Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Equity Assets - Portfolio Turnover

Yr	Initial Value of Equity Account	Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*		Turnover Assumption	(10)** Net Year End Value of Asset After Turnover
	1,400,000	7.00%	2.00%	25.00%	35.00%	35.00%	21.00% in Year 1 24.50% thereafter	25.00%		
	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	
1	900,000	0	98,000	21,000	1,519,000	921,000	379,750	230,250	348,355	1,472,729
2	1,039,105	0	103,091	22,091	1,597,911	1,061,196	399,478	265,299	366,604	1,549,387
3	1,162,501	0	108,457	23,241	1,681,085	1,185,742	420,271	296,435	389,931	1,634,237
4	1,279,238	0	114,397	24,514	1,773,148	1,303,752	443,287	325,938	414,536	1,726,953
5	1,392,350	0	120,887	25,904	1,873,744	1,418,255	468,436	354,564	440,537	1,827,387
6	1,504,228	0	127,917	27,411	1,982,715	1,531,639	495,679	382,910	468,050	1,935,535
7	1,616,780	0	135,487	29,033	2,100,055	1,645,813	525,014	411,453	497,191	2,051,510
8	1,731,551	0	143,606	30,773	2,225,889	1,762,324	556,472	440,581	528,079	2,175,521
9	1,849,822	0	152,286	32,633	2,360,440	1,882,455	590,110	470,614	560,833	2,307,851
10	1,972,675	0	161,550	34,618	2,504,019	2,007,293	626,005	501,823	595,580	2,448,858
11	2,101,050	0	171,420	36,733	2,657,011	2,137,783	664,253	534,446	632,450	2,598,956
12	2,235,787	0	181,927	38,984	2,819,867	2,274,771	704,967	568,693	671,580	2,758,615
13	2,377,658	0	193,103	41,379	2,993,097	2,419,037	748,274	604,759	713,113	2,928,356
14	2,527,391	0	204,985	43,925	3,177,266	2,571,316	794,317	642,829	757,202	3,108,750
15	2,685,689	0	217,613	46,631	3,372,994	2,732,320	843,249	683,080	804,007	3,300,415
16	2,853,247	0	231,029	49,506	3,580,950	2,902,753	895,238	725,688	853,698	3,504,016
17	3,030,763	0	245,281	52,560	3,801,857	3,083,323	950,464	770,831	906,454	3,720,268
18	3,218,946	0	260,419	55,804	4,036,491	3,274,750	1,009,123	818,688	962,466	3,949,936
19	3,418,529	0	276,496	59,249	4,285,681	3,477,778	1,071,420	869,444	1,021,936	4,193,835
20	3,630,269	0	293,568	62,908	4,550,311	3,693,178	1,137,578	923,294	1,085,078	4,452,833
21	3,854,961	0	311,698	66,793	4,831,324	3,921,754	1,207,831	980,439	1,152,120	4,727,857
22	4,093,436	0	330,950	70,918	5,129,725	4,164,354	1,282,431	1,041,088	1,223,302	5,019,890
23	4,346,568	0	351,392	75,298	5,446,580	4,421,866	1,361,645	1,105,466	1,298,881	5,329,978
24	4,615,280	0	373,098	79,950	5,783,026	4,695,230	1,445,757	1,173,808	1,379,129	5,659,235
25	4,900,552	0	396,146	12,887	6,068,268	4,913,439	1,517,067	1,228,360	1,446,334	5,937,560
26	5,131,413	44,280	412,530	0	6,305,810	5,093,144	1,576,453	1,273,286	1,502,177	6,169,219
27	5,322,035	44,783	428,711	0	6,553,147	5,283,402	1,638,287	1,320,851	1,560,515	6,410,622
28	5,523,066	45,251	445,576	0	6,810,947	5,484,081	1,702,737	1,371,020	1,621,466	6,662,379
29	5,734,527	45,682	463,169	0	7,079,866	5,695,207	1,769,967	1,423,802	1,685,156	6,925,105
30	5,956,561	46,067	481,533	0	7,360,571	5,916,937	1,840,143	1,479,234	1,751,720	7,199,427
31	6,189,423	46,404	500,712	0	7,653,735	6,149,529	1,913,434	1,537,382	1,821,301	7,485,986
32	6,433,448	46,687	520,751	0	7,960,050	6,393,325	1,990,013	1,598,331	1,894,051	7,785,448
33	6,689,044	46,908	541,698	0	8,280,238	6,648,743	2,070,060	1,662,186	1,970,130	8,098,505
34	6,956,687	47,062	563,601	0	8,615,044	6,916,260	2,153,761	1,729,065	2,049,711	8,425,884
35	7,236,906	47,144	586,512	0	8,965,252	7,196,414	2,241,313	1,799,104	2,132,972	8,768,342
36	7,530,282	47,144	610,484	0	9,331,682	7,489,795	2,332,921	1,872,449	2,220,105	9,126,678
37	7,837,451	47,055	635,574	0	9,715,197	7,797,043	2,428,799	1,949,261	2,311,312	9,501,733
38	8,159,095	46,869	661,840	0	10,116,704	8,118,849	2,529,176	2,029,712	2,406,807	9,894,392
39	8,495,944	46,577	689,347	0	10,537,162	8,455,950	2,634,291	2,113,987	2,506,816	10,305,591
40	8,848,779	46,170	718,159	0	10,977,580	8,809,135	2,744,395	2,202,284	2,611,578	10,736,315
		694,083		1,064,743						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 15.00% in years 1-1; then 20.00%; then 20.00%.

**Column (10) has been reduced by a 1.00% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	60/55	1,070,000	664,335	824,000	1,472,729	4,031,064
2	61/56	1,144,900	627,743	848,720	1,549,387	4,170,750
3	62/57	1,225,043	590,199	874,182	1,634,237	4,323,661
4	63/58	1,310,796	551,679	900,407	1,726,953	4,489,835
5	64/59	1,402,552	512,158	927,419	1,827,387	4,669,516
6	65/60	1,500,731	403,173	955,242	1,935,535	4,794,681
7	66/61	1,605,782	289,300	983,899	2,051,510	4,930,491
8	67/62	1,718,187	170,353	1,013,416	2,175,521	5,077,477
9	68/63	1,838,460	74,329	1,043,818	2,307,851	5,264,458
10	69/64	1,967,152	0	1,074,365	2,448,858	5,490,375
11	70/65	2,104,853	0	1,026,950	2,598,956	5,730,759
12	71/66	2,252,193	0	1,004,057	2,758,615	6,014,865
13	72/67	2,409,847	0	978,866	2,928,356	6,317,069
14	73/68	2,578,536	0	951,261	3,108,750	6,638,547
15	74/69	2,759,034	0	921,118	3,300,415	6,980,567
16	75/70	2,952,166	0	848,193	3,504,016	7,304,375
17	76/71	3,158,818	0	770,063	3,720,268	7,649,149
18	77/72	3,379,935	0	686,483	3,949,936	8,016,354
19	78/73	3,616,530	0	597,194	4,193,835	8,407,559
20	79/74	3,869,687	0	501,929	4,452,833	8,824,449
21	80/75	4,140,565	0	400,411	4,727,857	9,268,833
22	81/76	4,430,405	0	292,350	5,019,890	9,742,645
23	82/77	4,740,533	0	177,445	5,329,978	10,247,956
24	83/78	5,072,370	0	55,383	5,659,235	10,786,988
25	84/79	5,427,436	0	0	5,937,560	11,364,996
26	85/80	5,807,357	0	0	6,169,219	11,976,576
27	86/81	6,213,872	0	0	6,410,622	12,624,494
28	87/82	6,648,843	0	0	6,662,379	13,311,222
29	88/83	7,114,262	0	0	6,925,105	14,039,367
30	89/84	7,612,260	0	0	7,199,427	14,811,687
31	90/85	8,145,118	0	0	7,485,986	15,631,104
32	91/86	8,715,276	0	0	7,785,448	16,500,724
33	92/87	9,325,345	0	0	8,098,505	17,423,850
34	93/88	9,978,119	0	0	8,425,884	18,404,003
35	94/89	10,676,587	0	0	8,768,342	19,444,929
36	95/90	11,423,948	0	0	9,126,678	20,550,626
37	96/91	12,223,624	0	0	9,501,733	21,725,357
38	97/92	13,079,278	0	0	9,894,392	22,973,670
39	98/93	13,994,827	0	0	10,305,591	24,300,418
40	99/94	14,974,465	0	0	10,736,315	25,710,780

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	60/55	416,000		237,500		653,500
2	61/56	432,640		225,625		658,265
3	62/57	449,946		214,344		664,290
4	63/58	467,943		203,627		671,570
5	64/59	486,661		193,445		680,106
6	65/60	506,128		183,773		689,901
7	66/61	526,373		174,584		700,957
8	67/62	547,428		165,855		713,283
9	68/63	569,325		157,562		726,887
10	69/64	592,098		149,684		741,782
11	70/65	615,782		142,200		757,982
12	71/66	640,413		135,090		775,503
13	72/67	666,029		128,336		794,365
14	73/68	692,671		121,919		814,590
15	74/69	720,377		115,823		836,200
16	75/70	749,193		110,032		859,225
17	76/71	779,160		104,530		883,690
18	77/72	810,327		99,304		909,631
19	78/73	842,740		94,338		937,078
20	79/74	876,449		89,621		966,070
21	80/75	911,507		85,140		996,647
22	81/76	947,968		80,883		1,028,851
23	82/77	985,886		76,839		1,062,725
24	83/78	1,025,322		72,997		1,098,319
25	84/79	1,066,335		69,347		1,135,682
26	85/80	1,108,988		65,880		1,174,868
27	86/81	1,153,347		62,586		1,215,933
28	87/82	1,199,481		59,457		1,258,938
29	88/83	1,247,461		56,484		1,303,945
30	89/84	1,297,359		53,660		1,351,019
31	90/85	1,349,253		50,977		1,400,230
32	91/86	1,403,224		48,428		1,451,652
33	92/87	1,459,352		46,006		1,505,358
34	93/88	1,517,727		43,706		1,561,433
35	94/89	1,578,436		41,521		1,619,957
36	95/90	1,641,573		39,445		1,681,018
37	96/91	1,707,236		37,473		1,744,709
38	97/92	1,775,525		35,599		1,811,124
39	98/93	1,846,546		33,819		1,880,365
40	99/94	1,920,408		32,128		1,952,536

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Hypothetical Net Worth (After Providing Required Cash Flow)

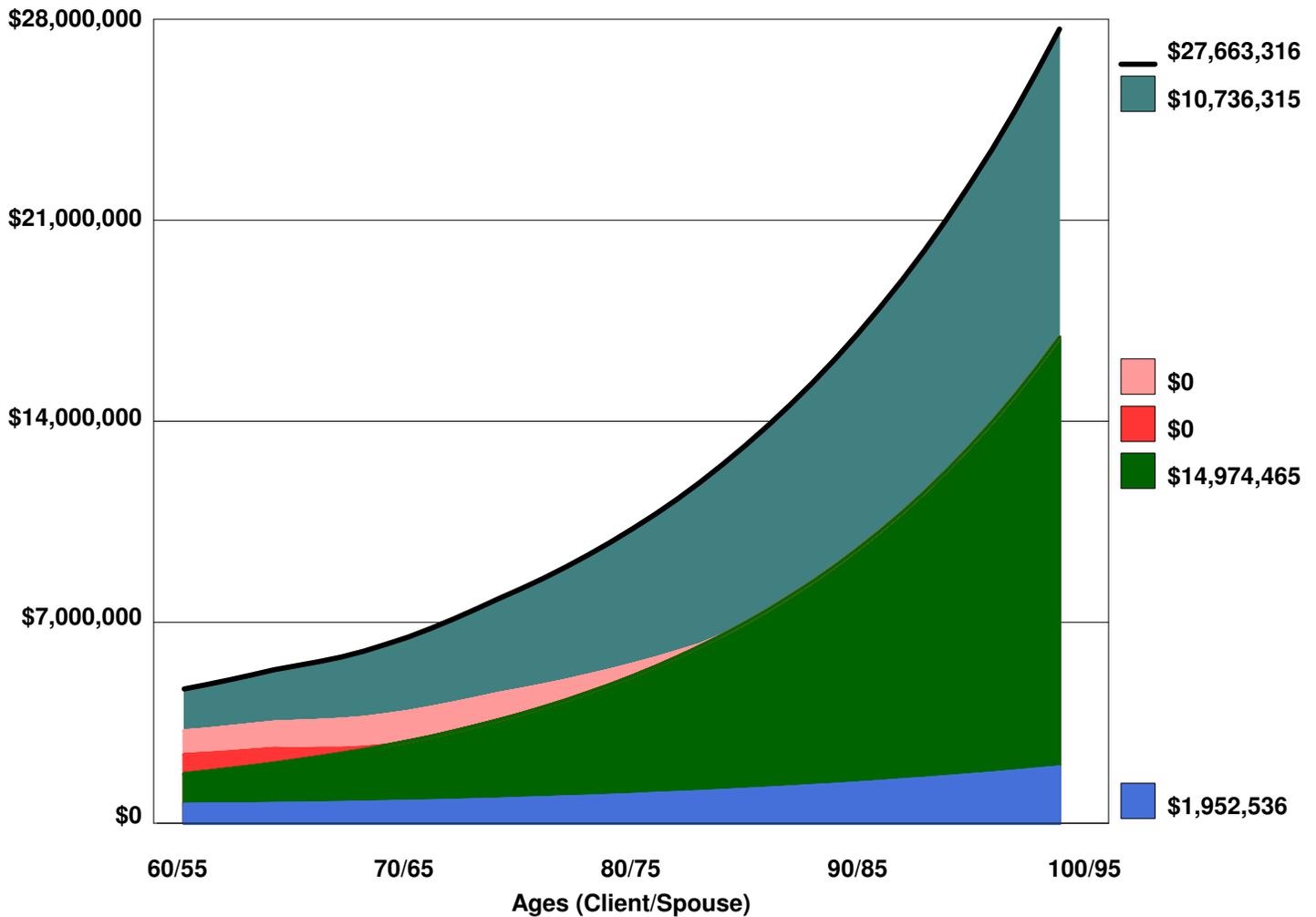
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	60/55	653,500	1,070,000	664,335	824,000	1,472,729	4,684,564
2	61/56	658,265	1,144,900	627,743	848,720	1,549,387	4,829,015
3	62/57	664,290	1,225,043	590,199	874,182	1,634,237	4,987,951
4	63/58	671,570	1,310,796	551,679	900,407	1,726,953	5,161,405
5	64/59	680,106	1,402,552	512,158	927,419	1,827,387	5,349,622
6	65/60	689,901	1,500,731	403,173	955,242	1,935,535	5,484,582
7	66/61	700,957	1,605,782	289,300	983,899	2,051,510	5,631,448
8	67/62	713,283	1,718,187	170,353	1,013,416	2,175,521	5,790,760
9	68/63	726,887	1,838,460	74,329	1,043,818	2,307,851	5,991,345
10	69/64	741,782	1,967,152	0	1,074,365	2,448,858	6,232,157
11	70/65	757,982	2,104,853	0	1,026,950	2,598,956	6,488,741
12	71/66	775,503	2,252,193	0	1,004,057	2,758,615	6,790,368
13	72/67	794,365	2,409,847	0	978,866	2,928,356	7,111,434
14	73/68	814,590	2,578,536	0	951,261	3,108,750	7,453,137
15	74/69	836,200	2,759,034	0	921,118	3,300,415	7,816,767
16	75/70	859,225	2,952,166	0	848,193	3,504,016	8,163,600
17	76/71	883,690	3,158,818	0	770,063	3,720,268	8,532,839
18	77/72	909,631	3,379,935	0	686,483	3,949,936	8,925,985
19	78/73	937,078	3,616,530	0	597,194	4,193,835	9,344,637
20	79/74	966,070	3,869,687	0	501,929	4,452,833	9,790,519
21	80/75	996,647	4,140,565	0	400,411	4,727,857	10,265,480
22	81/76	1,028,851	4,430,405	0	292,350	5,019,890	10,771,496
23	82/77	1,062,725	4,740,533	0	177,445	5,329,978	11,310,681
24	83/78	1,098,319	5,072,370	0	55,383	5,659,235	11,885,307
25	84/79	1,135,682	5,427,436	0	0	5,937,560	12,500,678
26	85/80	1,174,868	5,807,357	0	0	6,169,219	13,151,444
27	86/81	1,215,933	6,213,872	0	0	6,410,622	13,840,427
28	87/82	1,258,938	6,648,843	0	0	6,662,379	14,570,160
29	88/83	1,303,945	7,114,262	0	0	6,925,105	15,343,312
30	89/84	1,351,019	7,612,260	0	0	7,199,427	16,162,706
31	90/85	1,400,230	8,145,118	0	0	7,485,986	17,031,334
32	91/86	1,451,652	8,715,276	0	0	7,785,448	17,952,376
33	92/87	1,505,358	9,325,345	0	0	8,098,505	18,929,208
34	93/88	1,561,433	9,978,119	0	0	8,425,884	19,965,436
35	94/89	1,619,957	10,676,587	0	0	8,768,342	21,064,886
36	95/90	1,681,018	11,423,948	0	0	9,126,678	22,231,644
37	96/91	1,744,709	12,223,624	0	0	9,501,733	23,470,066
38	97/92	1,811,124	13,079,278	0	0	9,894,392	24,784,794
39	98/93	1,880,365	13,994,827	0	0	10,305,591	26,180,783
40	99/94	1,952,536	14,974,465	0	0	10,736,315	27,663,316

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



At Year 40

Hypothetical Net Worth	\$27,663,316
Equity Assets	\$10,736,315
Tax Exempt Assets	\$0
Taxable Assets	\$0
Retirement Plan Assets	\$14,974,465
Illiquid Assets	\$1,952,536

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax**
1	60/55	4,684,564	0	4,684,564	0	4,684,564	909,500
2	61/56	4,829,015	0	4,829,015	0	4,829,015	812,665
3	62/57	4,987,951	0	4,987,951	0	4,987,951	709,052
4	63/58	5,161,405	0	5,161,405	0	5,161,405	598,186
5	64/59	5,349,622	0	5,349,622	0	5,349,622	479,559
6	65/60	5,484,582	0	5,484,582	0	5,484,582	352,628
7	66/61	5,631,448	0	5,631,448	0	5,631,448	216,812
8	67/62	5,790,760	0	5,790,760	0	5,790,760	71,489
9	68/63	5,991,345	0	5,991,345	0	5,991,345	0
10	69/64	6,232,157	0	6,232,157	0	6,232,157	0
11	70/65	6,488,741	0	6,488,741	0	6,488,741	0
12	71/66	6,790,368	0	6,790,368	0	6,790,368	0
13	72/67	7,111,434	0	7,111,434	0	7,111,434	0
14	73/68	7,453,137	0	7,453,137	0	7,453,137	0
15	74/69	7,816,767	0	7,816,767	0	7,816,767	0
16	75/70	8,163,600	0	8,163,600	0	8,163,600	0
17	76/71	8,532,839	0	8,532,839	0	8,532,839	0
18	77/72	8,925,985	0	8,925,985	0	8,925,985	0
19	78/73	9,344,637	0	9,344,637	0	9,344,637	0
20	79/74	9,790,519	0	9,790,519	0	9,790,519	0
21	80/75	10,265,480	0	10,265,480	0	10,265,480	0
22	81/76	10,771,496	0	10,771,496	0	10,771,496	0
23	82/77	11,310,681	0	11,310,681	0	11,310,681	0
24	83/78	11,885,307	0	11,885,307	0	11,885,307	0
25	84/79	12,500,678	0	12,500,678	0	12,500,678	0
26	85/80	13,151,444	0	13,151,444	0	13,151,444	0
27	86/81	13,840,427	0	13,840,427	0	13,840,427	0
28	87/82	14,570,160	0	14,570,160	0	14,570,160	0
29	88/83	15,343,312	0	15,343,312	0	15,343,312	0
30	89/84	16,162,706	0	16,162,706	0	16,162,706	0
31	90/85	17,031,334	0	17,031,334	0	17,031,334	0
32	91/86	17,952,376	0	17,952,376	0	17,952,376	0
33	92/87	18,929,208	0	18,929,208	0	18,929,208	0
34	93/88	19,965,436	0	19,965,436	0	19,965,436	0
35	94/89	21,064,886	0	21,064,886	0	21,064,886	0
36	95/90	22,231,644	0	22,231,644	0	22,231,644	0
37	96/91	23,470,066	0	23,470,066	0	23,470,066	0
38	97/92	24,784,794	0	24,784,794	0	24,784,794	0
39	98/93	26,180,783	0	26,180,783	0	26,180,783	0
40	99/94	27,663,316	0	27,663,316	0	27,663,316	0

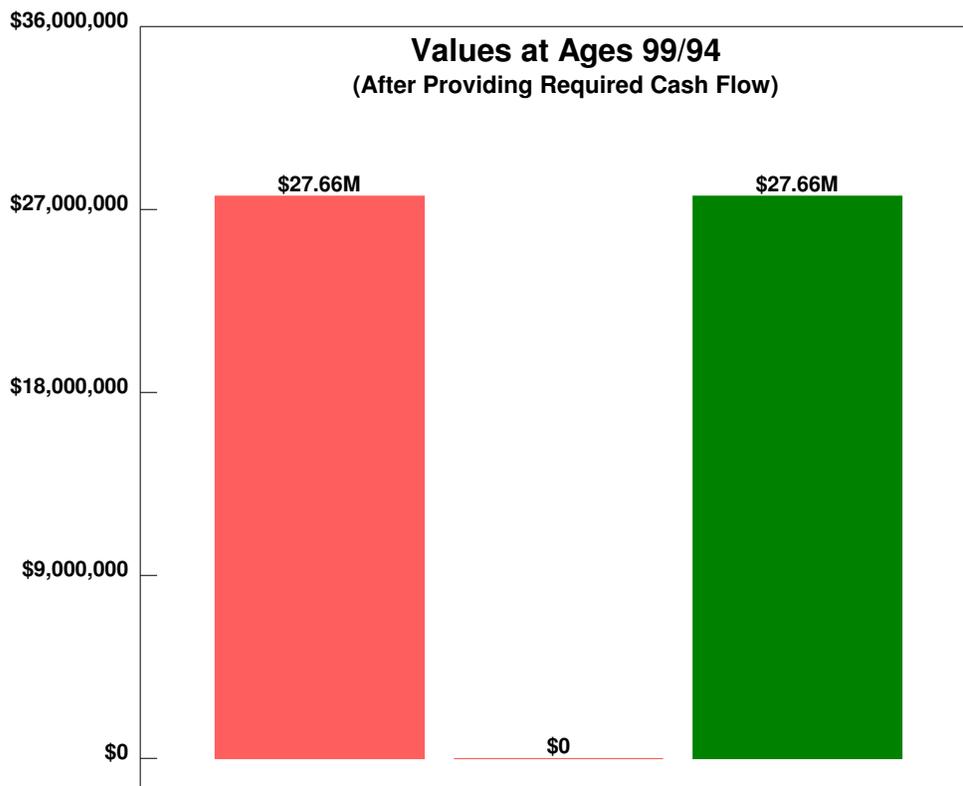
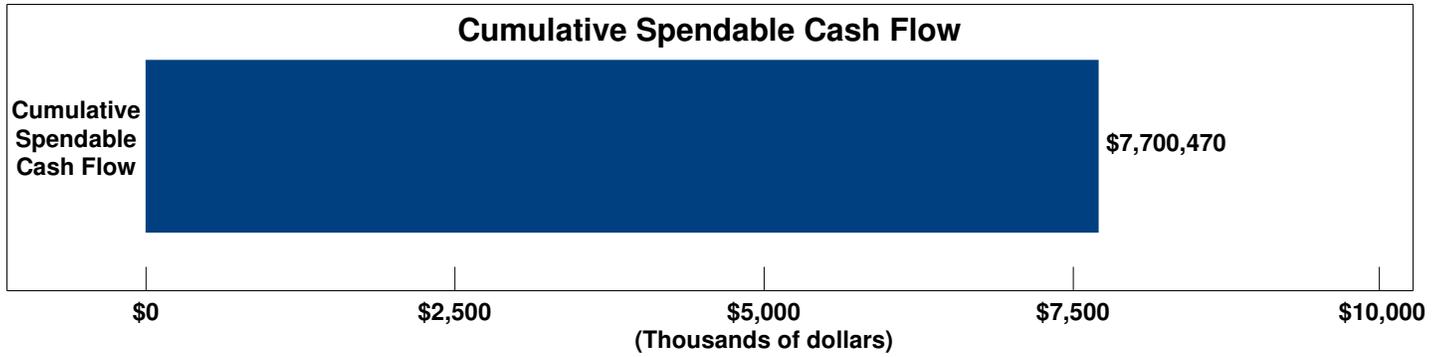
Summary at Life Expectancy (Year 33)

Total Estate Assets	\$ 18,929,208
Wealth Transferred to Heirs	\$ 18,929,208

*Net of cash flow provided

**See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

Summary Analysis



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Estate Tax	+	(7) Income Tax on Retirement Plan Assets**	=	(8) Total Transfer Taxes
1	60/55	4,031,064		653,500		4,684,564	4,684,564	10,860,000	0		0		0
2	61/56	4,170,750		658,265		4,829,015	4,829,015	10,900,000	0		0		0
3	62/57	4,323,661		664,290		4,987,951	4,987,951	11,220,000	0		0		0
4	63/58	4,489,835		671,570		5,161,405	5,161,405	11,560,000	0		0		0
5	64/59	4,669,516		680,106		5,349,622	5,349,622	11,920,000	0		0		0
6	65/60	4,794,681		689,901		5,484,582	5,484,582	12,280,000	0		0		0
7	66/61	4,930,491		700,957		5,631,448	5,631,448	12,640,000	0		0		0
8	67/62	5,077,477		713,283		5,790,760	5,790,760	13,020,000	0		0		0
9	68/63	5,264,458		726,887		5,991,345	5,991,345	13,400,000	0		0		0
10	69/64	5,490,375		741,782		6,232,157	6,232,157	13,820,000	0		0		0
11	70/65	5,730,759		757,982		6,488,741	6,488,741	14,220,000	0		0		0
12	71/66	6,014,865		775,503		6,790,368	6,790,368	14,660,000	0		0		0
13	72/67	6,317,069		794,365		7,111,434	7,111,434	15,100,000	0		0		0
14	73/68	6,638,547		814,590		7,453,137	7,453,137	15,540,000	0		0		0
15	74/69	6,980,567		836,200		7,816,767	7,816,767	16,000,000	0		0		0
16	75/70	7,304,375		859,225		8,163,600	8,163,600	16,500,000	0		0		0
17	76/71	7,649,149		883,690		8,532,839	8,532,839	16,980,000	0		0		0
18	77/72	8,016,354		909,631		8,925,985	8,925,985	17,500,000	0		0		0
19	78/73	8,407,559		937,078		9,344,637	9,344,637	18,020,000	0		0		0
20	79/74	8,824,449		966,070		9,790,519	9,790,519	18,560,000	0		0		0
21	80/75	9,268,833		996,647		10,265,480	10,265,480	19,120,000	0		0		0
22	81/76	9,742,645		1,028,851		10,771,496	10,771,496	19,700,000	0		0		0
23	82/77	10,247,956		1,062,725		11,310,681	11,310,681	20,280,000	0		0		0
24	83/78	10,786,988		1,098,319		11,885,307	11,885,307	20,880,000	0		0		0
25	84/79	11,364,996		1,135,682		12,500,678	12,500,678	21,520,000	0		0		0
26	85/80	11,976,576		1,174,868		13,151,444	13,151,444	22,160,000	0		0		0
27	86/81	12,624,494		1,215,933		13,840,427	13,840,427	22,820,000	0		0		0
28	87/82	13,311,222		1,258,938		14,570,160	14,570,160	23,520,000	0		0		0
29	88/83	14,039,367		1,303,945		15,343,312	15,343,312	24,220,000	0		0		0
30	89/84	14,811,687		1,351,019		16,162,706	16,162,706	24,940,000	0		0		0
31	90/85	15,631,104		1,400,230		17,031,334	17,031,334	25,700,000	0		0		0
32	91/86	16,500,724		1,451,652		17,952,376	17,952,376	26,460,000	0		0		0
33	92/87	17,423,850		1,505,358		18,929,208	18,929,208	27,260,000	0		0		0
34	93/88	18,404,003		1,561,433		19,965,436	19,965,436	28,080,000	0		0		0
35	94/89	19,444,929		1,619,957		21,064,886	21,064,886	28,920,000	0		0		0
36	95/90	20,550,626		1,681,018		22,231,644	22,231,644	29,780,000	0		0		0
37	96/91	21,725,357		1,744,709		23,470,066	23,470,066	30,680,000	0		0		0
38	97/92	22,973,670		1,811,124		24,784,794	24,784,794	31,600,000	0		0		0
39	98/93	24,300,418		1,880,365		26,180,783	26,180,783	32,540,000	0		0		0
40	99/94	25,710,780		1,952,536		27,663,316	27,663,316	33,520,000	0		0		0

Column (1) includes taxable assets, tax exempt assets, equity assets, and retirement plan assets. Column (2) is net of any liabilities.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	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	60/55	909,500	0	0	0	909,500	0%
2	61/56	812,665	0	0	0	812,665	0%
3	62/57	709,052	0	0	0	709,052	0%
4	63/58	598,186	0	0	0	598,186	0%
5	64/59	479,559	0	0	0	479,559	0%
6	65/60	352,628	0	0	0	352,628	0%
7	66/61	216,812	0	0	0	216,812	0%
8	67/62	71,489	0	0	0	71,489	0%
9	68/63	0	0	0	0	0	0%
10	69/64	0	0	0	0	0	0%
11	70/65	0	0	0	0	0	0%
12	71/66	0	0	0	0	0	0%
13	72/67	0	0	0	0	0	0%
14	73/68	0	0	0	0	0	0%
15	74/69	0	0	0	0	0	0%
16	75/70	0	0	0	0	0	0%
17	76/71	0	0	0	0	0	0%
18	77/72	0	0	0	0	0	0%
19	78/73	0	0	0	0	0	0%
20	79/74	0	0	0	0	0	0%
21	80/75	0	0	0	0	0	0%
22	81/76	0	0	0	0	0	0%
23	82/77	0	0	0	0	0	0%
24	83/78	0	0	0	0	0	0%
25	84/79	0	0	0	0	0	0%
26	85/80	0	0	0	0	0	0%
27	86/81	0	0	0	0	0	0%
28	87/82	0	0	0	0	0	0%
29	88/83	0	0	0	0	0	0%
30	89/84	0	0	0	0	0	0%
31	90/85	0	0	0	0	0	0%
32	91/86	0	0	0	0	0	0%
33	92/87	0	0	0	0	0	0%
34	93/88	0	0	0	0	0	0%
35	94/89	0	0	0	0	0	0%
36	95/90	0	0	0	0	0	0%
37	96/91	0	0	0	0	0	0%
38	97/92	0	0	0	0	0	0%
39	98/93	0	0	0	0	0	0%
40	99/94	0	0	0	0	0	0%

*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Summary of Transfer Taxation of Roth Defined Contribution Assets

		Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 35.00%		
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	60/55	160,500	0	0	0	160,500	0%
2	61/56	332,235	0	0	0	332,235	0%
3	62/57	515,991	0	0	0	515,991	0%
4	63/58	712,610	0	0	0	712,610	0%
5	64/59	922,993	0	0	0	922,993	0%
6	65/60	1,148,103	0	0	0	1,148,103	0%
7	66/61	1,388,970	0	0	0	1,388,970	0%
8	67/62	1,646,698	0	0	0	1,646,698	0%
9	68/63	1,838,460	0	0	0	1,838,460	0%
10	69/64	1,967,152	0	0	0	1,967,152	0%
11	70/65	2,104,853	0	0	0	2,104,853	0%
12	71/66	2,252,193	0	0	0	2,252,193	0%
13	72/67	2,409,847	0	0	0	2,409,847	0%
14	73/68	2,578,536	0	0	0	2,578,536	0%
15	74/69	2,759,034	0	0	0	2,759,034	0%
16	75/70	2,952,166	0	0	0	2,952,166	0%
17	76/71	3,158,818	0	0	0	3,158,818	0%
18	77/72	3,379,935	0	0	0	3,379,935	0%
19	78/73	3,616,530	0	0	0	3,616,530	0%
20	79/74	3,869,687	0	0	0	3,869,687	0%
21	80/75	4,140,565	0	0	0	4,140,565	0%
22	81/76	4,430,405	0	0	0	4,430,405	0%
23	82/77	4,740,533	0	0	0	4,740,533	0%
24	83/78	5,072,370	0	0	0	5,072,370	0%
25	84/79	5,427,436	0	0	0	5,427,436	0%
26	85/80	5,807,357	0	0	0	5,807,357	0%
27	86/81	6,213,872	0	0	0	6,213,872	0%
28	87/82	6,648,843	0	0	0	6,648,843	0%
29	88/83	7,114,262	0	0	0	7,114,262	0%
30	89/84	7,612,260	0	0	0	7,612,260	0%
31	90/85	8,145,118	0	0	0	8,145,118	0%
32	91/86	8,715,276	0	0	0	8,715,276	0%
33	92/87	9,325,345	0	0	0	9,325,345	0%
34	93/88	9,978,119	0	0	0	9,978,119	0%
35	94/89	10,676,587	0	0	0	10,676,587	0%
36	95/90	11,423,948	0	0	0	11,423,948	0%
37	96/91	12,223,624	0	0	0	12,223,624	0%
38	97/92	13,079,278	0	0	0	13,079,278	0%
39	98/93	13,994,827	0	0	0	13,994,827	0%
40	99/94	14,974,465	0	0	0	14,974,465	0%

Wealth Analysis: Roth Conversion

Presented By: [Licensed user's name appears here]

For: Charles Fuller & Amanda Fuller

Details of Transfer Taxation of Roth Defined Contribution Assets

		Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 35.00%				
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain Subject to Income Tax*	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	60/55	160,500	0	0	0	0	0	0	160,500
2	61/56	332,235	0	0	0	0	0	0	332,235
3	62/57	515,991	0	0	0	0	0	0	515,991
4	63/58	712,610	0	0	0	0	0	0	712,610
5	64/59	922,993	0	0	0	0	0	0	922,993
6	65/60	1,148,103	0	0	0	0	0	0	1,148,103
7	66/61	1,388,970	0	0	0	0	0	0	1,388,970
8	67/62	1,646,698	0	0	0	0	0	0	1,646,698
9	68/63	1,838,460	0	0	0	0	0	0	1,838,460
10	69/64	1,967,152	0	0	0	0	0	0	1,967,152
11	70/65	2,104,853	0	0	0	0	0	0	2,104,853
12	71/66	2,252,193	0	0	0	0	0	0	2,252,193
13	72/67	2,409,847	0	0	0	0	0	0	2,409,847
14	73/68	2,578,536	0	0	0	0	0	0	2,578,536
15	74/69	2,759,034	0	0	0	0	0	0	2,759,034
16	75/70	2,952,166	0	0	0	0	0	0	2,952,166
17	76/71	3,158,818	0	0	0	0	0	0	3,158,818
18	77/72	3,379,935	0	0	0	0	0	0	3,379,935
19	78/73	3,616,530	0	0	0	0	0	0	3,616,530
20	79/74	3,869,687	0	0	0	0	0	0	3,869,687
21	80/75	4,140,565	0	0	0	0	0	0	4,140,565
22	81/76	4,430,405	0	0	0	0	0	0	4,430,405
23	82/77	4,740,533	0	0	0	0	0	0	4,740,533
24	83/78	5,072,370	0	0	0	0	0	0	5,072,370
25	84/79	5,427,436	0	0	0	0	0	0	5,427,436
26	85/80	5,807,357	0	0	0	0	0	0	5,807,357
27	86/81	6,213,872	0	0	0	0	0	0	6,213,872
28	87/82	6,648,843	0	0	0	0	0	0	6,648,843
29	88/83	7,114,262	0	0	0	0	0	0	7,114,262
30	89/84	7,612,260	0	0	0	0	0	0	7,612,260
31	90/85	8,145,118	0	0	0	0	0	0	8,145,118
32	91/86	8,715,276	0	0	0	0	0	0	8,715,276
33	92/87	9,325,345	0	0	0	0	0	0	9,325,345
34	93/88	9,978,119	0	0	0	0	0	0	9,978,119
35	94/89	10,676,587	0	0	0	0	0	0	10,676,587
36	95/90	11,423,948	0	0	0	0	0	0	11,423,948
37	96/91	12,223,624	0	0	0	0	0	0	12,223,624
38	97/92	13,079,278	0	0	0	0	0	0	13,079,278
39	98/93	13,994,827	0	0	0	0	0	0	13,994,827
40	99/94	14,974,465	0	0	0	0	0	0	14,974,465

*In some circumstances, the unrealized gain in Roth assets may be subject to income tax and is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to such gain is allowed as an itemized deduction on the heirs' income tax return.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.