

Comparison: Keep the IRA vs. Convert to Roth

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

For: Kerry O'Neill & Amanda O'Neill

Comparison of Retirement Plan Taxation

Year	M/F Ages	Effect on Annual Taxes Paid		Effect on Cumulative Taxes Paid	
		Strategy 1 Keep the IRA	Strategy 2 Convert to Roth	Strategy 1 Keep the IRA	Strategy 2 Convert to Roth
1	60/60	0	966,000	0	966,000
2	61/61	0	0	0	966,000
3	62/62	0	0	0	966,000
4	63/63	0	0	0	966,000
5	64/64	0	0	0	966,000
6	65/65	0	0	0	966,000
7	66/66	0	0	0	966,000
8	67/67	0	0	0	966,000
9	68/68	0	0	0	966,000
10	69/69	0	0	0	966,000
11	70/70	97,393	0	97,393	966,000
12	71/71	102,780	0	200,173	966,000
13	72/72	108,449	0	308,622	966,000
14	73/73	114,415	0	423,037	966,000
15	74/74	120,691	0	543,728	966,000
16	75/75	127,289	0	671,017	966,000
17	76/76	134,224	0	805,241	966,000
18	77/77	140,843	0	946,084	966,000
19	78/78	148,460	0	1,094,544	966,000
20	79/79	155,650	0	1,250,194	966,000
21	80/80	163,117	0	1,413,311	966,000
22	81/81	170,860	0	1,584,171	966,000
23	82/82	178,875	0	1,763,046	966,000
24	83/83	187,157	0	1,950,203	966,000
25	84/84	195,697	0	2,145,900	966,000
26	85/85	203,100	0	2,349,000	966,000
27	86/86	210,566	0	2,559,566	966,000
28	87/87	218,059	0	2,777,625	966,000
29	88/88	225,534	0	3,003,159	966,000
30	89/89	232,936	0	3,236,095	966,000
31	90/90	238,090	0	3,474,185	966,000
32	91/91	242,868	0	3,717,053	966,000
33	92/92	247,181	0	3,964,234	966,000
34	93/93	250,929	0	4,215,163	966,000
35	94/94	251,204	0	4,466,367	966,000
		4,466,367	966,000		