

VIEWING

Total Taxes | Frank Miller and Joana Miller (*Sample Client)

For these clients, we are recommending Roth IRA conversions in lower tax years after full retirement and before Required Minimum Distributions from their IRAs begin. In this scenario, the Millers execute \$75k of Roth IRA conversions in year 2033 - 2037; due to Social Security benefits beginning in year 2038, the conversion amount is reduced to \$50k in years 2038 - 2042.

Plans/ Decision Center

SELECTED PLAN: ROTH IRA CONVERSIONS

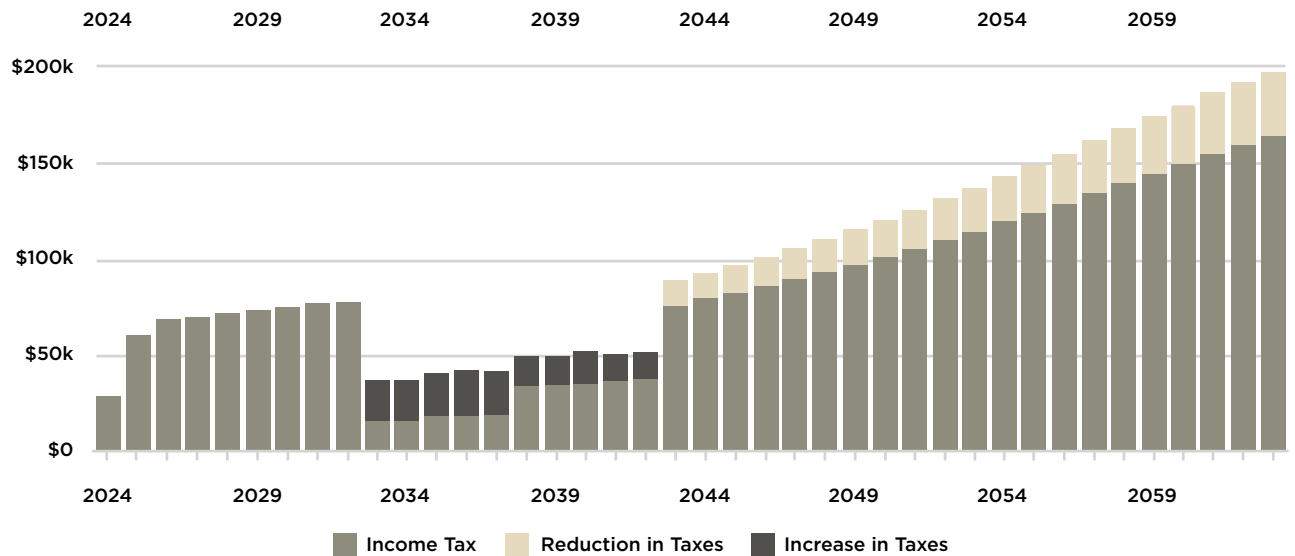
Techniques

- Roth Conversions - Frank
- Roth Conversions - Joana

What-Ifs

CONVERTED DECISION CENTER TECHNIQUES

- Frank Retires at 60
- Frank's Consulting - Age 60-65
- Annual Travel \$25k
- Downsize to Condo at Ret., Net \$400,000
- Country Club Initiation Fee \$50,000



PROBABILITY OF SUCCESS

100%

Same as Base Facts

CUMULATIVE TAXES

\$3,534,748

-\$293,691 vs. Base Facts

TOTAL PORTFOLIO ASSETS LEFT

\$10,952,606

-\$764,701 vs. Base Facts

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