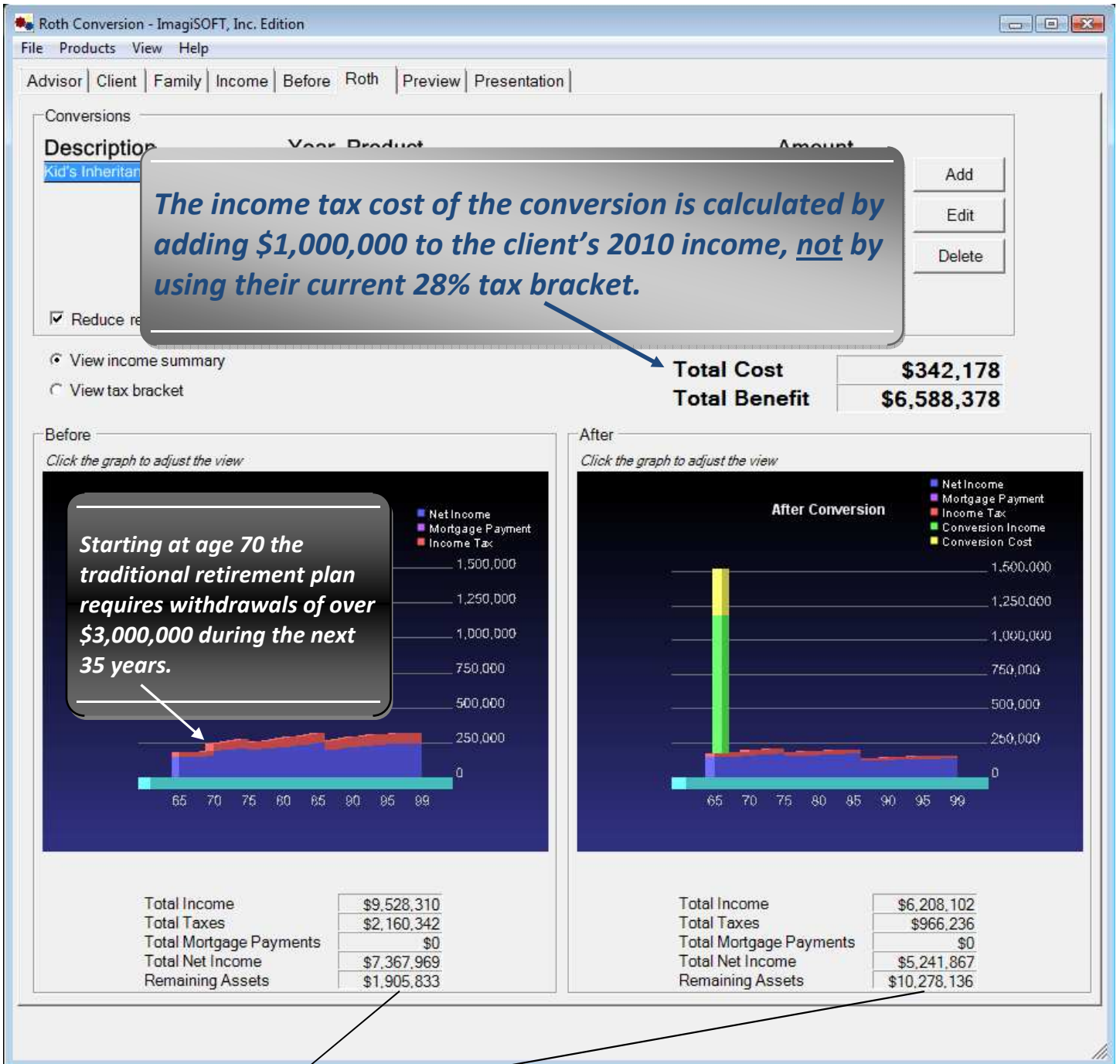


Roth IRA Conversion

Client Objective: Maximize Inheritance to Children and Grandchildren



The \$8,372,303 tax-free difference that the children and grandchildren inherit comes about because a Roth IRA has no Required Minimum Distribution. The \$3,000,000 of withdrawals that would have otherwise been taken from the plan were allowed to compound for 30 years.