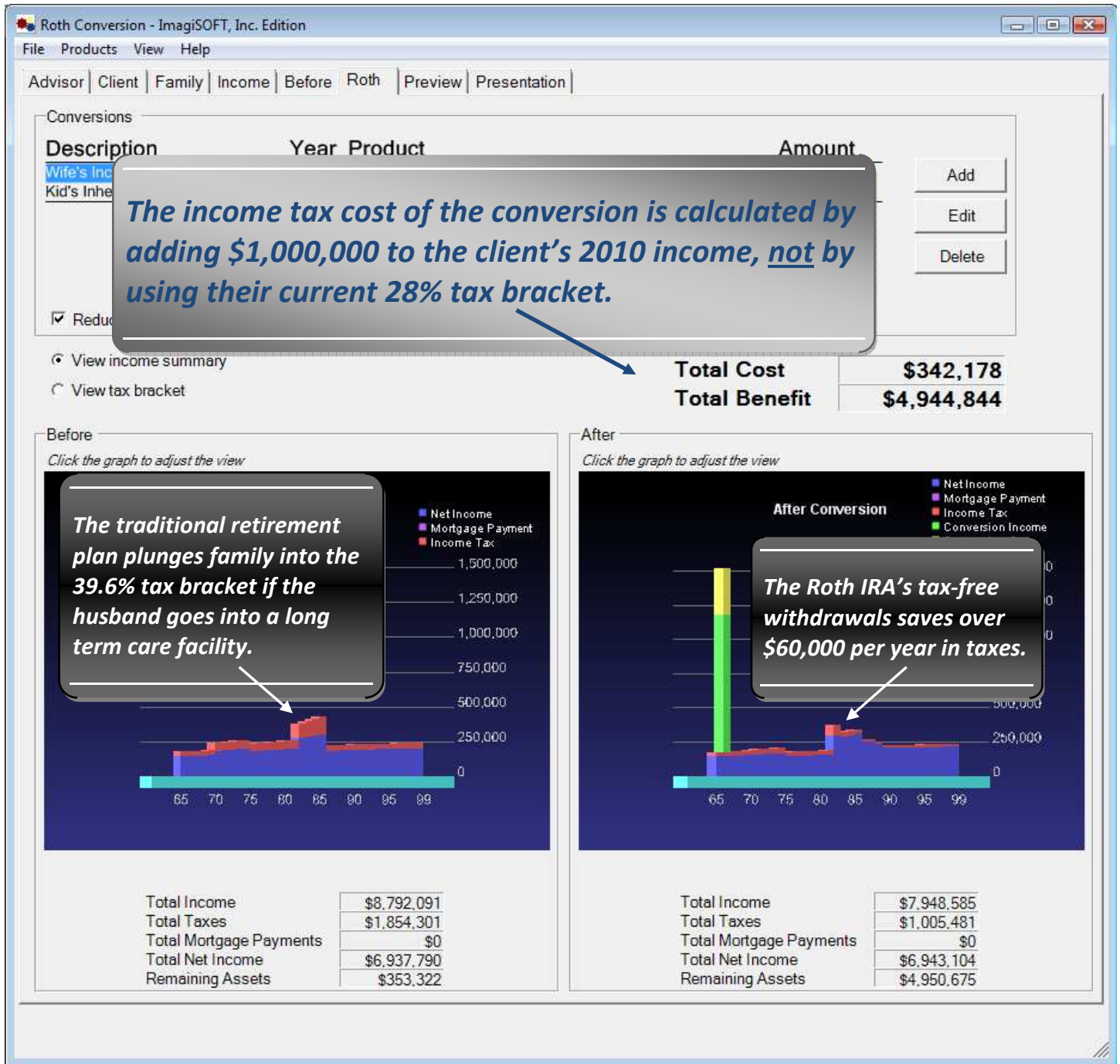


# Roth IRA Conversion

Objective: Have Sufficient Assets to Cover Cost of Long Term Care



The cost of long term care at \$10,000 per month in 15 years is not unreasonable; in fact, this is the cost today in many metropolitan areas. The family must withdraw \$180,000 per year and pay \$60,000 in taxes to receive the \$120,000 per year necessary to afford long term care. This problem effectively destroys the assets and income of the traditional retirement planholder, whereas the Roth IRA planholder is still on solid financial ground.