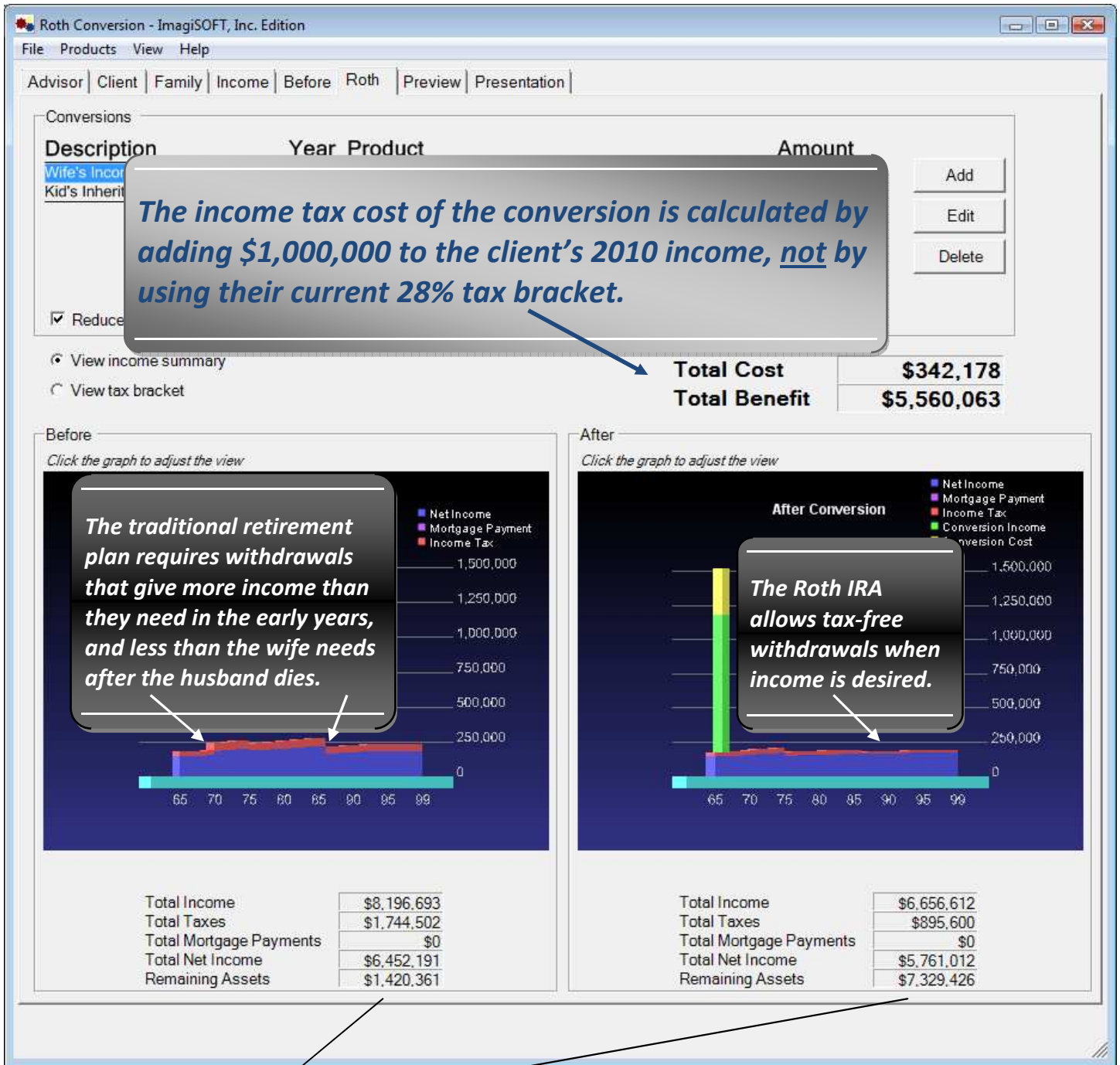


Roth IRA Conversion

Objective: Maintain Wife's Living Standard After Husband Dies



The \$5,909,065 tax-free difference that the children and grandchildren inherit comes about because a Roth IRA has no Required Minimum Distribution and is allowed to grow tax-free until the wife passes away. The wife waits until after her husband's death to withdraw a \$50,000 tax-free income to maintain her living standard.