

Prepared for

John J. Sample
and
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Illustration Date

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Prepared by

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ROTH IRA CONVERSION STRATEGY

An illustration to help you securely maximize your after-tax lifetime income

Disclosure Page

Important - Please Read

This financial analysis compares your investments and savings plan with your financial priorities and concerns. It provides only a broad, general and non-exhaustive guideline which may be helpful in shaping your financial thinking about investment objectives and risk management. Nothing contained herein should be considered as a recommendation of any specific option, unless otherwise stated. The report and graphs are dependent upon the quality and accuracy of data furnished to you. Any changes in, or inaccuracy of, the information you have provided to us may affect the information presented in this financial analysis.

Calculations illustrating income tax concepts and deductions are estimates only and should not be relied upon in filing income tax returns or in making tax-related decisions. Tax laws, including tax rates, are amended from time to time and such amendments may affect the options and information presented in this plan. Assumed asset growth rates and hypothetical investment returns are used at various places in this financial analysis. All assumed growth rates and investment returns are for illustration purposes only and are not intended to represent the actual future performance or growth of any specific investment or asset. All illustrations demonstrating investment growth assume a constant annual growth rate whereas actual rates may vary. All illustrations assume reinvestment of all earnings, but do not consider the effect of taxes or investment fees and expenses unless otherwise noted. Past performance is not indicative of future results and nothing contained herein should be construed as a guarantee of a particular result. This material is for estimating purposes only and must be monitored periodically.

This financial analysis is intended to inform you of some of the available financial planning options as a precursor or adjunct to seeking legal and tax advice in implementing many of the options presented. Your attorney and accountant should be consulted regarding legal and tax implications of the options presented in this financial analysis.

More detailed information regarding any specific investment discussed in this financial analysis, including charges and expenses, is contained in the investment's prospectus. Please read the prospectus carefully before investing.

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Would You Benefit From a Roth IRA Conversion?

The purpose of this report is to help you decide whether it is in your best interest to convert all or part of your IRA, 401(k), or 403(b) accounts to a Roth IRA account. The concept is simple: You pay taxes "up front" on your traditional retirement accounts to convert them to Roth IRA accounts for the promise that you will *never* have to pay federal income taxes on these accounts - including the future growth - forever.

Low Tax Rates Extended Through December 31, 2012

Millions of taxpayers are taking advantage of what may be their lowest income tax rates to convert a portion of their traditional retirement accounts to Roth IRA accounts. In 2013 the tax cuts implemented in 2001 and 2003 expire and the following tax increases are scheduled to return:

- The 10% tax bracket is eliminated. This means that you will pay 15% instead of 10% on the first \$17,000 of income and your income taxes will increase by \$850 per year.
- The child tax credit will drop from \$1,000 to \$500 after 2013.
- The marriage penalty will return. You will leave the 15% tax bracket earlier than you did before and could pay up to \$2,900 more taxes each year.
- The 25% income tax bracket will be increased to 28%
- The 28% income tax bracket will be increased to 31%
- The 33% tax bracket will be increased to 36%
- The 35% tax bracket will be increased to 39.6%

Unless Congress enacts new law, the tax rates that were in effect prior to 2001 will be in effect starting in 2013, and this illustration assumes these tax rates will then be in effect.

H.R. 4872 Surtax on Investment Income

As part of the Reconciliation Act of 2010, beginning 2013, households with adjusted gross incomes in excess of \$250,000 (\$200,000 single) will pay a surtax of 3.8% on capital gains, dividends, interest income, annuity income, rents, royalties, and income from Subchapter-S corporations. This illustration uses these formulas.

Roth IRA Conversion Opportunity for Everyone

On May 17, 2006 President Bush signed into law the *Tax Increase Prevention and Reconciliation Act of 2005* that, starting in 2010, eliminates the \$100,000 income limitation from conversions from a regular IRA to a Roth IRA.

Assumed Future Tax Law Changes

This illustration assumes the following future changes to tax law:

- Beginning 2013, tax rates return to those in effect prior to 2001
- Tax bracket inflation adjustment of 2.00%

Roth IRA Advantages

Named for the late William V. Roth, Jr., a Roth IRA has the following advantages:

- Growth in a Roth IRA is tax-free
- Withdrawals from a Roth IRA are tax-free after five years, or age 59 1/2 if later
- No Required Minimum Distributions
- Beneficiaries do not pay income taxes when they inherit your Roth IRA
- Beneficiaries may continue tax-free growth and to receive tax-free distributions over their life expectancies (see Stretch IRA illustration for details)

How You Can Benefit From Having a Roth IRA

The following pages discuss in detail the three main advantages you may have during the next 35 years by converting part of your assets to a Roth IRA:

- Tax-Free Income
- The Legacy You Leave Your Heirs
- Emergency Fund

Disclaimer

The calculations in this report are estimates only, and should not be construed as tax, legal, or accounting advice. Future income tax rates are not guaranteed and are subject to change.

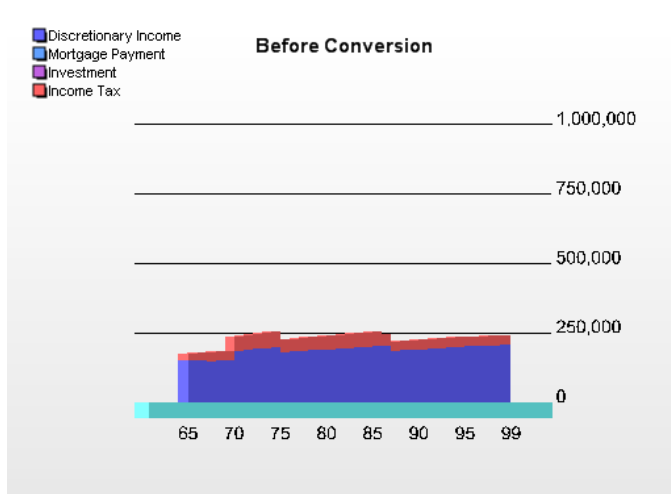
Tax-Free Income / Legacy for Heirs

The following two graphs provide a representation of the long term effect that converting some of your traditional retirement accounts to Roth IRA accounts may have on your future after-tax income and the remaining assets left to your heirs. No one can predict future inflation, rates of return, or changes in income tax laws, so you should not interpret this as a projection or guarantee of actual income results or as income tax advice. Based on the information you provided to Michael J. Prestwich, and the assumptions disclosed later in this report, here are the hypothetical results of the following scenario:

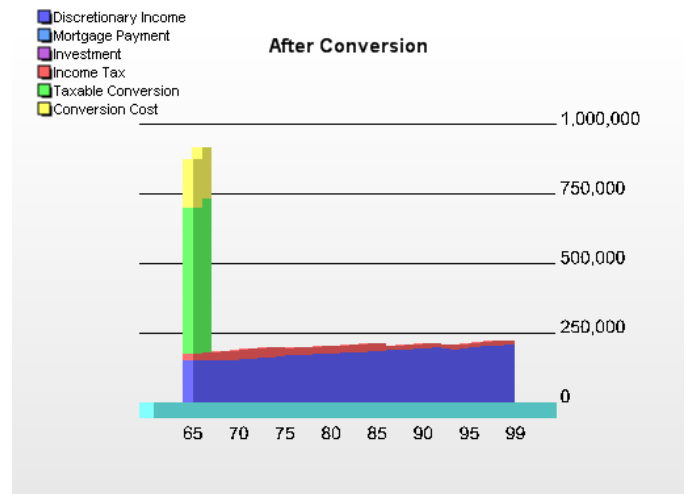
- Convert \$1,079,000 of traditional retirement assets to Roth IRA assets
- The **cost to convert to Roth IRA is approximately \$361,158** shown by the increased income taxes in the yellow portion of the graph on the right
- This tax increase is paid in one or more of the following ways:
 - Use existing assets
 - Take a loan against your home using an equity line of credit
 - Take a distribution from your IRA, pay the taxes, and use this money
- The Roth IRA graph on the right shows **\$318,989 lower after-tax income** during the next 35 years
- The effect on your assets of the Roth IRA conversion is **\$1,619,945 higher assets** during the next 35 years. See the last year of the ledger page for details.

Total Benefit of Roth IRA Conversion:

\$1,300,956



Before Roth IRA Conversion



After Roth IRA Conversion

Based on 2011 tax tables. Beginning 2013 tax rates assume that brackets return to pre-2001 levels, and rates thereafter are adjusted each year for 2.00% inflation. Neither ABC Securities nor its representatives or employees provide tax, legal, or accounting advice. You should consult with your attorney or qualified tax advisor regarding these matters.

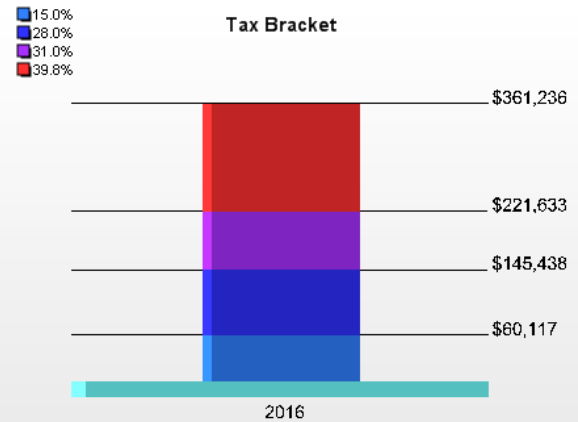
Emergency Fund

Almost everyone has an emergency at one time in their life and may have to withdraw a large lump sum from their retirement assets to cover it. Another thing you should consider when deciding how much of your retirement assets to convert to a Roth IRA is how much readily available, tax-free, emergency cash that you may need. For example, let us compare the income tax effect of a \$100,000 medical emergency at age 70 between traditional retirement assets and a Roth IRA:

The chart at the right shows how much your income would increase to receive a \$100,000 after-tax distribution from a traditional plan. Here is the math:

$$\begin{array}{r}
 \$158,926 \text{ Distribution} \\
 - \quad \$58,926 \text{ Taxes}^* \\
 \hline
 \$100,000 \text{ After-tax Distribution}
 \end{array}$$

As you can see, in this case you would need to withdraw about 59% more just to pay the taxes on the distribution.

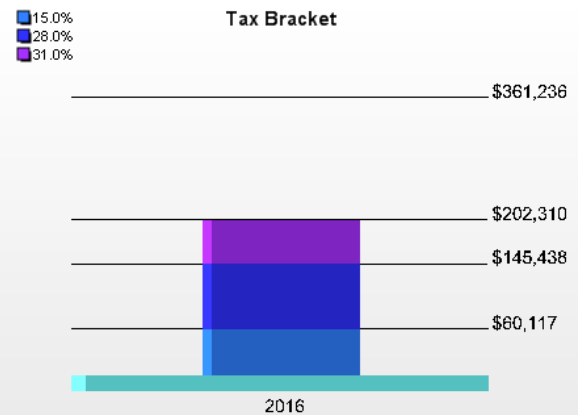


TRADITIONAL RETIREMENT PLAN

The \$100,000 distribution from a Roth IRA, on the other hand, is free of income taxes.

$$\begin{array}{r}
 \$100,000 \text{ Distribution} \\
 - \quad \$0 \text{ Taxes}^* \\
 \hline
 \$100,000 \text{ After-tax Distribution}
 \end{array}$$

In this situation, the Roth IRA would have \$58,926 more than the traditional retirement plan to accumulate toward your future. Assuming a 5% rate of return, this difference would grow to \$95,984 in 10 years and \$156,348 in 20 years, completely income tax free.



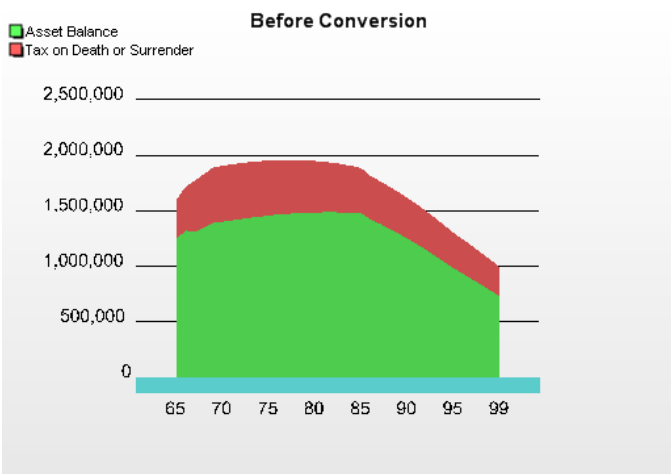
ROTH IRA

* Based on federal income tax rates for a tax payer, age 70, a Married filing jointly return, with an adjusted gross income of \$244,611, 2 exemptions, and \$35,000 of deductions. Tax rates assume that brackets return to pre-2001 levels, and rates thereafter are adjusted each year for 2.00% inflation. Neither ABC Securities nor its representatives or employees provide tax, legal, or accounting advice. You should consult with your attorney or qualified tax advisor regarding these matters.

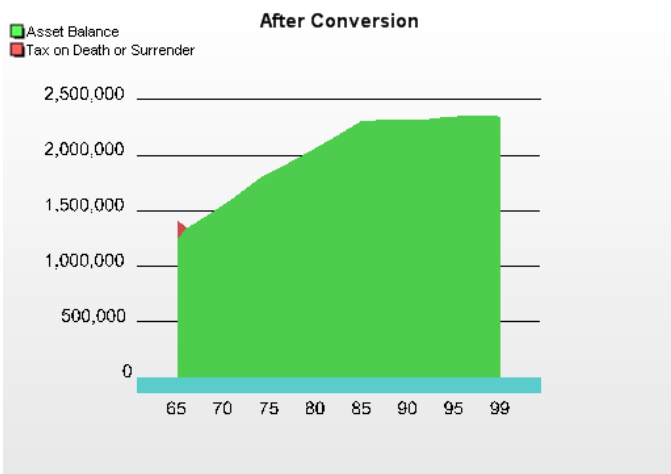
Hypothetical After-Tax Asset Comparison

Prepared for John J. Sample
By Michael J. Prestwich
January 1, 2011

Current Strategy



Roth IRA Strategy



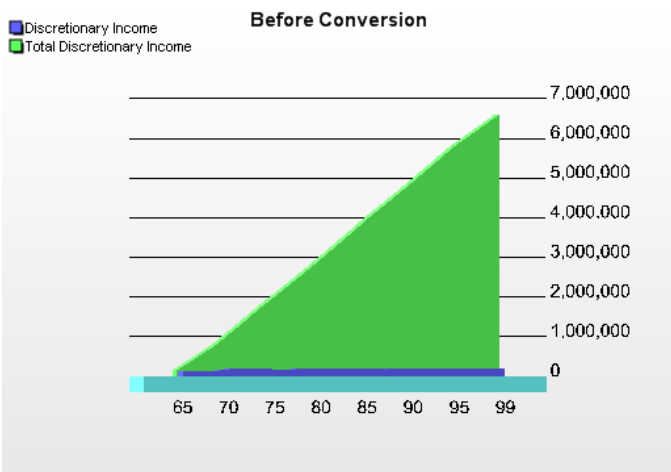
End of Year	Age	(1) Gross Asset Balance	(2) Taxes on Death or Surrender	(3) Net Asset Balance	(1) Gross Asset Balance	(2) Taxes on Death or Surrender	(3) Net Asset Balance
1	66	1,600,500	355,777	1,244,723	1,421,962	172,900	1,249,062
2	67	1,715,205	392,346	1,322,859	1,344,258	0	1,344,258
3	68	1,771,879	460,375	1,311,504	1,394,023	0	1,394,023
4	69	1,830,597	478,971	1,351,626	1,445,699	0	1,445,699
5	70	1,891,435	498,317	1,393,118	1,499,360	0	1,499,360
6	71	1,905,632	503,140	1,402,491	1,555,084	0	1,555,084
7	72	1,918,397	503,411	1,414,986	1,612,952	0	1,612,952
8	73	1,929,614	502,522	1,427,092	1,673,048	0	1,673,048
9	74	1,939,157	501,325	1,437,831	1,735,459	0	1,735,459
10	75	1,946,896	499,321	1,447,575	1,800,277	0	1,800,277

End of Year	Age	(1) Gross Asset Balance	(2) Taxes on Death or Surrender	(3) Net Asset Balance	(1) Gross Asset Balance	(2) Taxes on Death or Surrender	(3) Net Asset Balance
11	76	1,952,696	493,976	1,458,719	1,842,595	0	1,842,595
12	77	1,956,413	490,005	1,466,407	1,885,763	0	1,885,763
13	78	1,958,193	485,138	1,473,055	1,929,789	0	1,929,789
14	79	1,957,609	479,251	1,478,358	1,974,682	0	1,974,682
15	80	1,954,840	472,361	1,482,479	2,020,452	0	2,020,452
16	81	1,949,768	464,444	1,485,324	2,067,107	0	2,067,107
17	82	1,942,276	454,908	1,487,368	2,114,656	0	2,114,656
18	83	1,932,243	444,779	1,487,465	2,163,105	0	2,163,105
19	84	1,919,552	433,473	1,486,078	2,212,462	0	2,212,462
20	85	1,904,084	420,943	1,483,141	2,262,733	0	2,262,733
21	86	1,886,254	407,304	1,478,949	2,313,924	0	2,313,924
22	87	1,815,012	390,387	1,424,626	2,315,040	0	2,315,040
23	88	1,769,739	384,250	1,385,489	2,316,066	0	2,316,066
24	89	1,721,604	379,163	1,342,441	2,316,986	0	2,316,986
25	90	1,670,735	373,254	1,297,481	2,317,780	0	2,317,780
26	91	1,617,018	366,503	1,250,515	2,318,430	0	2,318,430
27	92	1,560,336	358,870	1,201,466	2,318,916	0	2,318,916
28	93	1,500,572	350,314	1,150,258	2,324,569	0	2,324,569
29	94	1,437,610	340,794	1,096,815	2,335,152	0	2,335,152
30	95	1,371,333	330,271	1,041,062	2,343,686	0	2,343,686
31	96	1,302,056	318,838	983,218	2,350,016	0	2,350,016
32	97	1,229,720	306,510	923,209	2,353,975	0	2,353,975
33	98	1,154,273	293,274	860,999	2,355,392	0	2,355,392
34	99	1,075,673	279,117	796,556	2,354,084	0	2,354,084
35	100	993,892	263,980	729,912	2,349,857	0	2,349,857

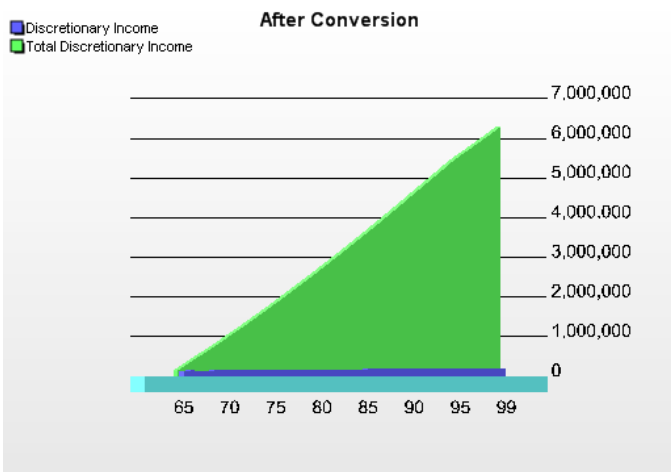
Hypothetical After-Tax Income Comparison

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Current Strategy



Roth IRA Strategy



End of Year	Age	(4)	(5)	(6)	(7)	(4)	(5)	(6)	(7)
		Cash Flow	Income Taxes	Discretionary Income	Total Discretionary Income to Date	Cash Flow	Income Taxes	Discretionary Income	Total Discretionary Income to Date
1	66	178,000	27,965	150,035	150,035	178,000	26,911	151,089	151,089
2	67	180,280	28,641	151,639	301,674	180,280	26,483	153,797	304,886
3	68	182,624	34,247	148,377	450,052	182,624	32,105	150,519	455,405
4	69	185,033	34,807	150,226	600,278	185,033	32,624	152,409	607,814
5	70	187,509	35,384	152,125	752,403	187,509	33,159	154,350	762,164
6	71	237,019	50,538	186,481	938,884	190,054	33,711	156,343	918,507
7	72	241,330	51,676	189,654	1,128,538	192,671	34,280	158,391	1,076,898
8	73	245,768	53,307	192,461	1,321,000	195,360	34,867	160,493	1,237,391
9	74	250,338	54,526	195,812	1,516,812	198,126	35,473	162,653	1,400,044
10	75	255,041	55,783	199,258	1,716,069	200,968	36,097	164,871	1,564,915

End of Year	Age	(4)	(5)	(6)	(7) Total	(4)	(5)	(6)	(7) Total
		Cash Flow	Income Taxes	Discretionary Income	Discretionary Income to Date	Cash Flow	Income Taxes	Discretionary Income	Discretionary Income to Date
11	76	227,246	45,919	181,327	1,897,396	196,256	27,060	169,196	1,734,111
12	77	230,046	46,557	183,489	2,080,885	197,831	27,110	170,721	1,904,832
13	78	232,638	47,126	185,512	2,266,397	199,445	27,161	172,284	2,077,115
14	79	235,578	47,798	187,780	2,454,177	201,099	27,213	173,886	2,251,001
15	80	238,266	48,387	189,879	2,644,056	202,794	27,266	175,528	2,426,528
16	81	240,997	48,985	192,012	2,836,068	204,532	27,321	177,211	2,603,739
17	82	243,765	50,133	193,632	3,029,701	206,312	27,376	178,936	2,782,675
18	83	246,568	50,753	195,815	3,225,515	208,137	27,432	180,705	2,963,380
19	84	249,400	51,378	198,022	3,423,538	210,007	27,490	182,517	3,145,897
20	85	252,255	52,004	200,251	3,623,789	211,923	27,549	184,374	3,330,271
21	86	254,622	52,474	202,148	3,825,937	213,889	27,609	186,280	3,516,552
22	87	245,036	41,905	203,131	4,029,068	203,982	16,000	187,982	3,704,534
23	88	218,726	32,733	185,993	4,215,061	205,748	15,791	189,957	3,894,491
24	89	221,164	33,025	188,139	4,403,200	207,559	15,579	191,980	4,086,471
25	90	223,396	33,244	190,152	4,593,352	209,417	15,362	194,055	4,280,526
26	91	225,664	33,464	192,200	4,785,552	211,324	15,141	196,183	4,476,709
27	92	227,964	33,685	194,279	4,979,831	213,280	14,915	198,365	4,675,074
28	93	230,292	33,905	196,388	5,176,219	210,795	14,927	195,868	4,870,942
29	94	232,647	34,122	198,524	5,374,743	207,185	14,977	192,208	5,063,150
30	95	235,020	34,336	200,684	5,575,427	210,492	15,028	195,464	5,258,614
31	96	236,996	34,416	202,581	5,778,008	213,891	15,081	198,810	5,457,424
32	97	238,947	34,477	204,470	5,982,478	217,383	15,134	202,249	5,659,673
33	98	240,864	34,517	206,347	6,188,825	220,971	15,188	205,783	5,865,456
34	99	242,736	34,531	208,204	6,397,029	224,658	15,244	209,414	6,074,871
35	100	244,548	34,571	209,977	6,607,006	228,446	15,300	213,146	6,288,017

Notes to the Hypothetical After-Tax Asset and Income Comparison Pages

- 1) The Gross Asset Balance is a combined balance of savings, money markets, certificates of deposit, bonds, annuities, IRA, 401(k), 403(b), Roth IRA, stocks, and other investments as disclosed to Michael J. Prestwich. Increases value by purely hypothetical projected rates of return that should not be misconstrued as a guarantee or projection of future rates. Reductions in value reflect any future hypothetical withdrawals from these assets.
- 2) Taxes on Death or Surrender is if the hypothetical income tax effect if the Gross Asset Balance were paid out in a single year. You should not misconstrue this report as income tax advice. Please consult with your tax advisor or attorney for an authoritative opinion about income tax matters. Tax laws are complex and subject to change, and could be higher or lower in the future.
- 3) The Net Asset Balance is the Gross Asset Balance in column 1 reduced by the hypothetical Taxes on Death or Surrender from column 2.
- 4) Cash Flow is a total of Social Security, defined benefit plans, wages, annuities, and other income as disclosed to Michael J. Prestwich. This column also reflects any future hypothetical withdrawals from the assets in column 1 and any investments made and mortgage payments.
- 5) This software attempts to calculate the income tax impact of income from these assets; however, you should not misconstrue this report as income tax advice. Please consult with your tax advisor or attorney for an authoritative opinion about income tax matters. Tax laws are complex and subject to change, and could be higher or lower in the future. This column does not include possible premium increases or decreases in your Medicare Part B due to a Roth IRA Conversion, nor does it include the additional income taxes due for the Roth IRA conversion of approximately \$361,158. The details of this Roth IRA Conversion cost is disclosed elsewhere in this report.
- 6) Discretionary Income is the Cash Flow from column 4 less the Income Taxes in column 5 and any investment and mortgage commitments.
- 7) Total Discretionary Income to Date is the yearly totals from column 6.

I hereby acknowledge receipt of a copy of this illustration, and confirm that the costs and benefits of converting traditional retirement assets to Roth IRA assets have been explained to me. Any products recommended by Michael J. Prestwich have been fully disclosed to my satisfaction, and meet my financial needs, timeframe, and risk tolerance. I have been given an opportunity to ask any questions about all aspects of this report and understand that all values are for illustration purposes only and are not a guarantee or projection of future results. I acknowledge that I have been advised to consult with independent tax counsel regarding the tax treatment of the assets affected by this illustration.

Client's Signature

Date

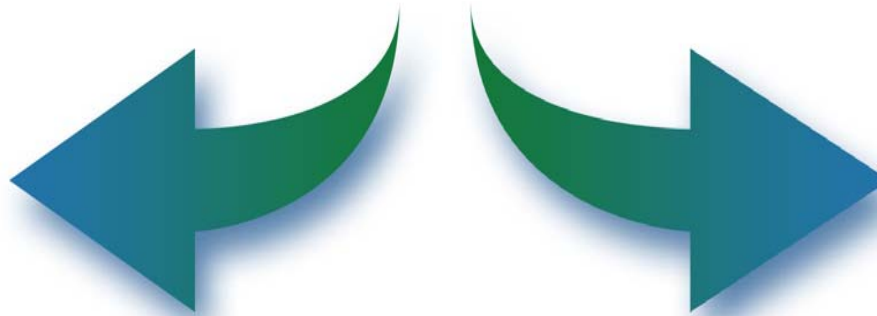
Roth IRA Conversion - Wife's Income

\$525,000 Traditional Plan
(subject to future, possibly higher, income taxes)

\$175,527

Income Tax Increase*
"Conversion Cost"

Paid using current assets
In 2011



\$525,000

IRA Conversion in 2011
Hypothetical Fund

Hypothetical Fund 4%
Hypothetical Investment



\$525,000 Roth IRA
(sheltered from future income taxes)

* Based on 2011 tax tables. Beginning 2013, tax rates assume that brackets return to pre-2001 levels, and rates thereafter are adjusted each year for 2.00% inflation. Neither ABC Securities nor its representatives or employees provide tax, legal, or accounting advice. You should consult with your attorney or qualified tax advisor regarding these matters.

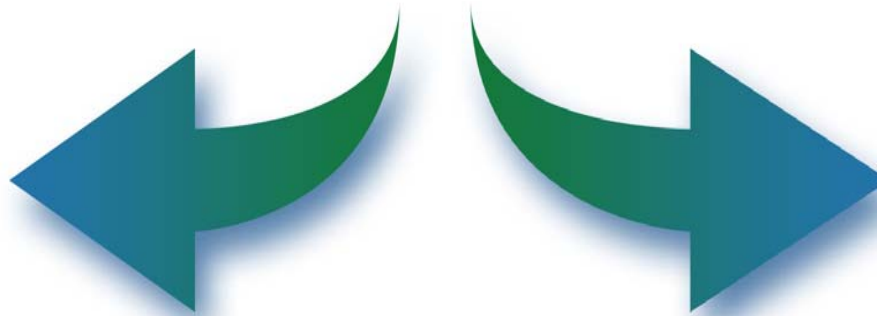
Roth IRA Conversion - Kid's Inheritance

\$554,000 Traditional Plan
(subject to future, possibly higher, income taxes)

\$185,631

Income Tax Increase*
"Conversion Cost"

Paid using current assets
In 2012



\$554,000

IRA Conversion in 2012
Hypothetical Fund

Hypothetical Fund 4%
Hypothetical Investment



\$554,000 Roth IRA
(sheltered from future income taxes)

* Based on 2011 tax tables. Beginning 2013, tax rates assume that brackets return to pre-2001 levels, and rates thereafter are adjusted each year for 2.00% inflation. Neither ABC Securities nor its representatives or employees provide tax, legal, or accounting advice. You should consult with your attorney or qualified tax advisor regarding these matters.

Income

Client								Spouse							
Year	Age	Social Security	Defined Benefit	Wages	Annuity	Other	Total	Age	Social Security	Defined Benefit	Wages	Annuity	Other	Total	Total
2011	1	65	24,000	94,000			118,000	55			60,000			60,000	\$178,000
2012	2	66	24,480	94,000			118,480	56			61,800			61,800	\$180,280
2013	3	67	24,970	94,000			118,970	57			63,654			63,654	\$182,624
2014	4	68	25,469	94,000			119,469	58			65,564			65,564	\$185,033
2015	5	69	25,978	94,000			119,978	59			67,531			67,531	\$187,509
2016	6	70	26,498	94,000			120,498	60			69,556			69,556	\$190,054
2017	7	71	27,028	94,000			121,028	61			71,643			71,643	\$192,671
2018	8	72	27,568	94,000			121,568	62			73,792			73,792	\$195,360
2019	9	73	28,120	94,000			122,120	63			76,006			76,006	\$198,126
2020	10	74	28,682	94,000			122,682	64			78,286			78,286	\$200,968
2021	11	75	29,256	94,000			123,256	65	12,000	36,000				48,000	\$171,256
2022	12	76	29,841	94,000			123,841	66	12,240	36,000				48,240	\$172,081
2023	13	77	30,438	94,000			124,438	67	12,485	36,000				48,485	\$172,923
2024	14	78	31,047	94,000			125,047	68	12,734	36,000				48,734	\$173,781
2025	15	79	31,667	94,000			125,667	69	12,989	36,000				48,989	\$174,656
2026	16	80	32,301	94,000			126,301	70	13,249	36,000				49,249	\$175,550
2027	17	81	32,947	94,000			126,947	71	13,514	36,000				49,514	\$176,461
2028	18	82	33,606	94,000			127,606	72	13,784	36,000				49,784	\$177,390
2029	19	83	34,278	94,000			128,278	73	14,060	36,000				50,060	\$178,338
2030	20	84	34,963	94,000			128,963	74	14,341	36,000				50,341	\$179,304
2031	21	85	35,663	94,000			129,663	75	14,628	36,000				50,628	\$180,291
2032	22	86		47,000			47,000	76	36,376	36,000				72,376	\$119,376
2033	23	87		47,000			47,000	77	37,104	36,000				73,104	\$120,104
2034	24	88		47,000			47,000	78	37,846	36,000				73,846	\$120,846
2035	25	89		47,000			47,000	79	38,602	36,000				74,602	\$121,602
2036	26	90		47,000			47,000	80	39,375	36,000				75,375	\$122,375
2037	27	91		47,000			47,000	81	40,162	36,000				76,162	\$123,162
2038	28	92		47,000			47,000	82	40,965	36,000				76,965	\$123,965
2039	29	93		47,000			47,000	83	41,785	36,000				77,785	\$124,785
2040	30	94		47,000			47,000	84	42,620	36,000				78,620	\$125,620
2041	31	95		47,000			47,000	85	43,473	36,000				79,473	\$126,473
2042	32	96		47,000			47,000	86	44,342	36,000				80,342	\$127,342
2043	33	97		47,000			47,000	87	45,229	36,000				81,229	\$128,229
2044	34	98		47,000			47,000	88	46,134	36,000				82,134	\$129,134
2045	35	99		47,000			47,000	89	47,056	36,000				83,056	\$130,056

Assets

Before Conversion

Savings, Money Markets							CD, Bonds				Non-Qualified Annuity					
Year	Age	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance
2011	1	65			500	50,500				10,000	510,000					
2012	2	66			505	51,005				10,200	520,200					
2013	3	67			510	51,515				10,404	530,604					
2014	4	68			515	52,030				10,612	541,216					
2015	5	69			520	52,551				10,824	552,040					
2016	6	70			526	53,076				11,041	563,081					
2017	7	71			531	53,607				11,262	574,343					
2018	8	72			536	54,143				11,487	585,830					
2019	9	73			541	54,684				11,717	597,546					
2020	10	74			547	55,231				11,951	609,497					
2021	11	75			552	55,783				12,190	621,687					
2022	12	76			558	56,341				12,434	634,121					
2023	13	77			563	56,905				12,682	646,803					
2024	14	78			569	57,474				12,936	659,739					
2025	15	79			575	58,048				13,195	672,934					
2026	16	80			580	58,629				13,459	686,393					
2027	17	81			586	59,215				13,728	700,121					
2028	18	82			592	59,807				14,002	714,123					
2029	19	83			598	60,405				14,282	728,406					
2030	20	84			604	61,010				14,568	742,974					
2031	21	85			610	61,620				14,859	757,833					
2032	22	86			616	62,236			50,000	14,157	721,990					
2033	23	87			622	62,858			50,000	13,440	685,430					
2034	24	88			629	63,487			50,000	12,709	648,138					
2035	25	89			635	64,122			50,000	11,963	610,101					
2036	26	90			641	64,763			50,000	11,202	571,303					
2037	27	91			648	65,410			50,000	10,426	531,729					
2038	28	92			654	66,065			50,000	9,635	491,364					
2039	29	93			661	66,725			50,000	8,827	450,191					
2040	30	94			667	67,392			50,000	8,004	408,195					
2041	31	95			674	68,066			50,000	7,164	365,359					
2042	32	96			681	68,747			50,000	6,307	321,666					
2043	33	97			687	69,435			50,000	5,433	277,099					
2044	34	98			694	70,129			50,000	4,542	231,641					
2045	35	99			701	70,830			50,000	3,633	185,274					

Assets

Before Conversion

IRA, 401(k) Plans

Year	Age	Conversion	Vest	Deposit	Withdrawal	Interest	Gross Balance	Tax on Death or Surrender	Net Balance
2011	1 65					40,000	1,040,000	355,777	684,223
2012	2 66		60,000			44,000	1,144,000	392,346	751,654
2013	3 67					45,760	1,189,760	460,375	729,385
2014	4 68					47,590	1,237,350	478,971	758,379
2015	5 69					49,494	1,286,844	498,317	788,527
2016	6 70				46,965	49,595	1,289,474	503,140	786,334
2017	7 71				48,659	49,633	1,290,448	503,411	787,036
2018	8 72				50,408	49,602	1,289,641	502,522	787,120
2019	9 73				52,212	49,497	1,286,926	501,325	785,601
2020	10 74				54,073	49,314	1,282,168	499,321	782,846
2021	11 75				55,990	49,047	1,275,225	493,976	781,249
2022	12 76				57,965	48,690	1,265,951	490,005	775,945
2023	13 77				59,715	48,249	1,254,485	485,138	769,347
2024	14 78				61,797	47,708	1,240,396	479,251	761,145
2025	15 79				63,610	47,071	1,223,857	472,361	751,496
2026	16 80				65,447	46,336	1,204,747	464,444	740,302
2027	17 81				67,304	45,498	1,182,940	454,908	728,032
2028	18 82				69,178	44,550	1,158,313	444,779	713,534
2029	19 83				71,062	43,490	1,130,741	433,473	697,267
2030	20 84				72,951	42,312	1,100,101	420,943	679,158
2031	21 85				74,331	41,031	1,066,801	407,304	659,497
2032	22 86				75,660	39,646	1,030,787	390,387	640,400
2033	23 87				48,622	39,287	1,021,451	384,250	637,201
2034	24 88				50,318	38,845	1,009,979	379,163	630,816
2035	25 89				51,794	38,327	996,512	373,254	623,259
2036	26 90				53,289	37,729	980,952	366,503	614,449
2037	27 91				54,802	37,046	963,196	358,870	604,326
2038	28 92				56,327	36,275	943,144	350,314	592,830
2039	29 93				57,862	35,411	920,693	340,794	579,899
2040	30 94				59,400	34,452	895,746	330,271	565,475
2041	31 95				60,523	33,409	868,631	318,838	549,793
2042	32 96				61,605	32,281	839,307	306,510	532,797
2043	33 97				62,635	31,067	807,739	293,274	514,465
2044	34 98				63,602	29,766	773,903	279,117	494,786
2045	35 99				64,492	28,376	737,788	263,980	473,808

Assets

Before Conversion

Roth IRA							Stocks, Investments						Total	Total	Total
Year	Age	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance	Deposit	Withdrawal	Balance	
2011	1	65										\$0	\$0	\$1,244,723	
2012	2	66										\$0	\$0	\$1,322,859	
2013	3	67										\$0	\$0	\$1,311,504	
2014	4	68										\$0	\$0	\$1,351,626	
2015	5	69										\$0	\$0	\$1,393,118	
2016	6	70										\$0	\$46,965	\$1,402,491	
2017	7	71										\$0	\$48,659	\$1,414,986	
2018	8	72										\$0	\$50,408	\$1,427,092	
2019	9	73										\$0	\$52,212	\$1,437,831	
2020	10	74										\$0	\$54,073	\$1,447,575	
2021	11	75										\$0	\$55,990	\$1,458,719	
2022	12	76										\$0	\$57,965	\$1,466,407	
2023	13	77										\$0	\$59,715	\$1,473,055	
2024	14	78										\$0	\$61,797	\$1,478,358	
2025	15	79										\$0	\$63,610	\$1,482,479	
2026	16	80										\$0	\$65,447	\$1,485,324	
2027	17	81										\$0	\$67,304	\$1,487,368	
2028	18	82										\$0	\$69,178	\$1,487,465	
2029	19	83										\$0	\$71,062	\$1,486,078	
2030	20	84										\$0	\$72,951	\$1,483,141	
2031	21	85										\$0	\$74,331	\$1,478,949	
2032	22	86										\$0	\$125,660	\$1,424,626	
2033	23	87										\$0	\$98,622	\$1,385,489	
2034	24	88										\$0	\$100,318	\$1,342,441	
2035	25	89										\$0	\$101,794	\$1,297,481	
2036	26	90										\$0	\$103,289	\$1,250,515	
2037	27	91										\$0	\$104,802	\$1,201,466	
2038	28	92										\$0	\$106,327	\$1,150,258	
2039	29	93										\$0	\$107,862	\$1,096,815	
2040	30	94										\$0	\$109,400	\$1,041,062	
2041	31	95										\$0	\$110,523	\$983,218	
2042	32	96										\$0	\$111,605	\$923,209	
2043	33	97										\$0	\$112,635	\$860,999	
2044	34	98										\$0	\$113,602	\$796,556	
2045	35	99										\$0	\$114,492	\$729,912	

Residence *Before Conversion*

Residence				Mortgage			Equity line of credit				Total Interest	Total Payment	Total Balance
Year	Age	Increase	Value	Interest	Payment	Balance	Loan	Interest	Payment	Balance			
2011	1	65	30,000			1,530,000							
2012	2	66	30,600			1,560,600							
2013	3	67	31,212			1,591,812							
2014	4	68	31,836			1,623,648							
2015	5	69	32,473			1,656,121							
2016	6	70	33,122			1,689,244							
2017	7	71	33,785			1,723,029							
2018	8	72	34,461			1,757,489							
2019	9	73	35,150			1,792,639							
2020	10	74	35,853			1,828,492							
2021	11	75	36,570			1,865,061							
2022	12	76	37,301			1,902,363							
2023	13	77	38,047			1,940,410							
2024	14	78	38,808			1,979,218							
2025	15	79	39,584			2,018,803							
2026	16	80	40,376			2,059,179							
2027	17	81	41,184			2,100,362							
2028	18	82	42,007			2,142,369							
2029	19	83	42,847			2,185,217							
2030	20	84	43,704			2,228,921							
2031	21	85	44,578			2,273,500							
2032	22	86	45,470			2,318,970							
2033	23	87	46,379			2,365,349							
2034	24	88	47,307			2,412,656							
2035	25	89	48,253			2,460,909							
2036	26	90	49,218			2,510,127							
2037	27	91	50,203			2,560,330							
2038	28	92	51,207			2,611,536							
2039	29	93	52,231			2,663,767							
2040	30	94	53,275			2,717,042							
2041	31	95	54,341			2,771,383							
2042	32	96	55,428			2,826,811							
2043	33	97	56,536			2,883,347							
2044	34	98	57,667			2,941,014							
2045	35	99	58,820			2,999,834							

Federal Tax Liability

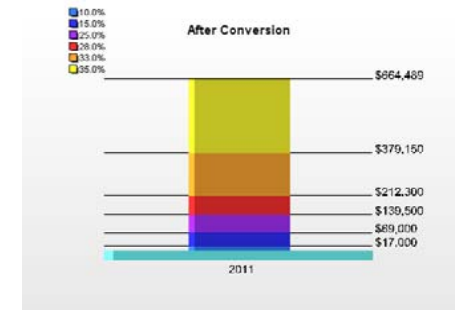
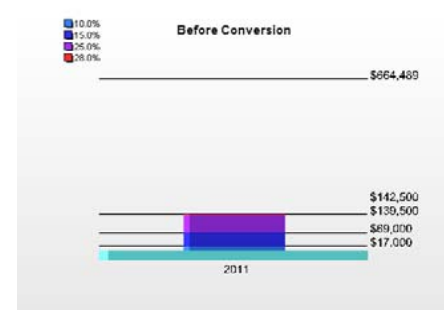
Before Conversion

Year	Age	Filing Status	Number of Exemptions	Adjusted Gross Income	Taxable Income	Tax Due	After-Tax Cash Flow
2011	1 65	Married filing jointly	2	\$184,900	\$142,500	\$27,965	\$150,035
2012	2 66	Married filing jointly	2	\$187,313	\$144,913	\$28,641	\$151,639
2013	3 67	Married filing jointly	2	\$189,793	\$147,493	\$34,247	\$148,377
2014	4 68	Married filing jointly	2	\$192,340	\$150,040	\$34,807	\$150,226
2015	5 69	Married filing jointly	2	\$194,957	\$152,657	\$35,384	\$152,125
2016	6 70	Married filing jointly	2	\$244,611	\$202,311	\$50,538	\$186,481
2017	7 71	Married filing jointly	2	\$249,069	\$206,769	\$51,676	\$189,654
2018	8 72	Married filing jointly	2	\$253,656	\$211,356	\$53,307	\$192,461
2019	9 73	Married filing jointly	2	\$258,378	\$216,078	\$54,526	\$195,812
2020	10 74	Married filing jointly	2	\$263,236	\$220,936	\$55,783	\$199,258
2021	11 75	Married filing jointly	2	\$233,800	\$191,500	\$45,919	\$181,327
2022	12 76	Married filing jointly	2	\$236,725	\$194,425	\$46,557	\$183,489
2023	13 77	Married filing jointly	2	\$239,445	\$197,145	\$47,126	\$185,512
2024	14 78	Married filing jointly	2	\$242,516	\$200,216	\$47,798	\$187,780
2025	15 79	Married filing jointly	2	\$245,337	\$203,037	\$48,387	\$189,879
2026	16 80	Married filing jointly	2	\$248,204	\$205,904	\$48,985	\$192,012
2027	17 81	Married filing jointly	2	\$251,110	\$208,810	\$50,133	\$193,632
2028	18 82	Married filing jointly	2	\$254,054	\$211,754	\$50,753	\$195,815
2029	19 83	Married filing jointly	2	\$257,030	\$214,730	\$51,378	\$198,022
2030	20 84	Married filing jointly	2	\$260,032	\$217,732	\$52,004	\$200,251
2031	21 85	Married filing jointly	2	\$262,548	\$220,248	\$52,474	\$202,148
2032	22 86	Single	1	\$204,352	\$165,702	\$41,905	\$203,131
2033	23 87	Single	1	\$177,223	\$138,573	\$32,733	\$185,993
2034	24 88	Single	1	\$178,824	\$140,174	\$33,025	\$188,139
2035	25 89	Single	1	\$180,203	\$141,553	\$33,244	\$190,152
2036	26 90	Single	1	\$181,601	\$142,951	\$33,464	\$192,200
2037	27 91	Single	1	\$183,013	\$144,363	\$33,685	\$194,279
2038	28 92	Single	1	\$184,436	\$145,786	\$33,905	\$196,388
2039	29 93	Single	1	\$185,867	\$147,217	\$34,122	\$198,524
2040	30 94	Single	1	\$187,298	\$148,648	\$34,336	\$200,684
2041	31 95	Single	1	\$188,313	\$149,663	\$34,416	\$202,581
2042	32 96	Single	1	\$189,284	\$150,634	\$34,477	\$204,470
2043	33 97	Single	1	\$190,200	\$151,550	\$34,517	\$206,347
2044	34 98	Single	1	\$191,052	\$152,402	\$34,531	\$208,204
2045	35 99	Single	1	\$191,824	\$153,174	\$34,571	\$209,977

Proposed Roth Conversion

\$525,000 "Wife's Income" in 2011

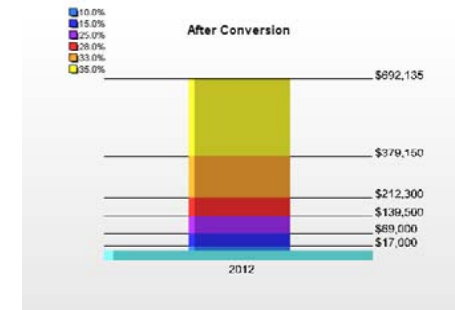
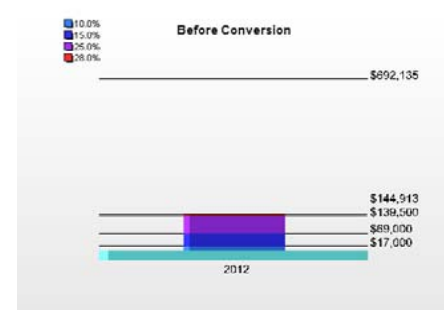
Year	Age	Interest	Withdrawal	Income	Balance	Additional Gross Income	Additional Tax Due
2011	1 65	21,000			546,000	525,000	175,527
2012	2 66	21,840			567,840		
2013	3 67	22,714			590,554		
2014	4 68	23,622			614,176		
2015	5 69	24,567			638,743		
2016	6 70	25,550			664,292		
2017	7 71	26,572			690,864		
2018	8 72	27,635			718,499		
2019	9 73	28,740			747,239		
2020	10 74	29,890			777,128		
2021	11 75	31,085	25,000		783,213		
2022	12 76	31,329	25,750		788,792		
2023	13 77	31,552	26,522		793,822		
2024	14 78	31,753	27,318		798,256		
2025	15 79	31,930	28,138		802,049		
2026	16 80	32,082	28,982		805,149		
2027	17 81	32,206	29,851		807,504		
2028	18 82	32,300	30,747		809,057		
2029	19 83	32,362	31,669		809,750		
2030	20 84	32,390	32,619		809,521		
2031	21 85	32,381	33,598		808,304		
2032	22 86	32,332	34,606		806,030		
2033	23 87	32,241	35,644		802,627		
2034	24 88	32,105	36,713		798,019		
2035	25 89	31,921	37,815		792,125		
2036	26 90	31,685	38,949		784,861		
2037	27 91	31,394	40,118		776,138		
2038	28 92	31,046	40,000		727,183		
2039	29 93	29,087	82,400		673,870		
2040	30 94	26,955	84,872		615,953		
2041	31 95	24,638	87,418		553,173		
2042	32 96	22,127	90,041		485,259		
2043	33 97	19,410	92,742		411,928		
2044	34 98	16,477	95,524		332,881		
2045	35 99	13,315	98,390		247,806		



Proposed Roth Conversion

\$554,000 "Kid's Inheritance" in 2012

Year	Age	Interest	Withdrawal	Income	Balance	Additional Gross Income	Additional Tax Due
2011	1	65					
2012	2	66	22,160		576,160	554,000	185,631
2013	3	67	23,046		599,206		
2014	4	68	23,968		623,175		
2015	5	69	24,927		648,102		
2016	6	70	25,924		674,026		
2017	7	71	26,961		700,987		
2018	8	72	28,039		729,026		
2019	9	73	29,161		758,187		
2020	10	74	30,327		788,515		
2021	11	75	31,541		820,055		
2022	12	76	32,802		852,858		
2023	13	77	34,114		886,972		
2024	14	78	35,479		922,451		
2025	15	79	36,898		959,349		
2026	16	80	38,374		997,723		
2027	17	81	39,909		1,037,632		
2028	18	82	41,505		1,079,137		
2029	19	83	43,165		1,122,302		
2030	20	84	44,892		1,167,194		
2031	21	85	46,688		1,213,882		
2032	22	86	48,555		1,262,438		
2033	23	87	50,498		1,312,935		
2034	24	88	52,517		1,365,452		
2035	25	89	54,618		1,420,071		
2036	26	90	56,803		1,476,873		
2037	27	91	59,075		1,535,948		
2038	28	92	61,438		1,597,386		
2039	29	93	63,895		1,661,282		
2040	30	94	66,451		1,727,733		
2041	31	95	69,109		1,796,842		
2042	32	96	71,874		1,868,716		
2043	33	97	74,749		1,943,465		
2044	34	98	77,739		2,021,203		
2045	35	99	80,848		2,102,051		



Assets

After Conversion

Savings, Money Markets							CD, Bonds				Non-Qualified Annuity					
Year	Age	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance
2011	1	65		50,000					125,527	7,489	381,962					
2012	2	66							185,631	3,927	200,258					
2013	3	67								4,005	204,263					
2014	4	68								4,085	208,348					
2015	5	69								4,167	212,515					
2016	6	70								4,250	216,765					
2017	7	71								4,335	221,101					
2018	8	72								4,422	225,523					
2019	9	73								4,510	230,033					
2020	10	74								4,601	234,634					
2021	11	75								4,693	239,327					
2022	12	76								4,787	244,113					
2023	13	77								4,882	248,995					
2024	14	78								4,980	253,975					
2025	15	79								5,080	259,055					
2026	16	80								5,181	264,236					
2027	17	81								5,285	269,521					
2028	18	82								5,390	274,911					
2029	19	83								5,498	280,409					
2030	20	84								5,608	286,017					
2031	21	85								5,720	291,738					
2032	22	86							50,000	4,835	246,573					
2033	23	87							50,000	3,931	200,504					
2034	24	88							50,000	3,010	153,514					
2035	25	89							50,000	2,070	105,584					
2036	26	90							50,000	1,112	56,696					
2037	27	91							50,000	134	6,830					
2038	28	92							6,830							
2039	29	93														
2040	30	94														
2041	31	95														
2042	32	96														
2043	33	97														
2044	34	98														
2045	35	99														

Assets

After Conversion

IRA, 401(k) Plans

Year	Age	Conversion	Vest	Deposit	Withdrawal	Interest	Gross Balance	Tax on Death or Surrender	Net Balance
2011	1 65	525,000				19,000	494,000	172,900	321,100
2012	2 66	554,000	60,000						
2013	3 67								
2014	4 68								
2015	5 69								
2016	6 70								
2017	7 71								
2018	8 72								
2019	9 73								
2020	10 74								
2021	11 75								
2022	12 76								
2023	13 77								
2024	14 78								
2025	15 79								
2026	16 80								
2027	17 81								
2028	18 82								
2029	19 83								
2030	20 84								
2031	21 85								
2032	22 86								
2033	23 87								
2034	24 88								
2035	25 89								
2036	26 90								
2037	27 91								
2038	28 92								
2039	29 93								
2040	30 94								
2041	31 95								
2042	32 96								
2043	33 97								
2044	34 98								
2045	35 99								

Assets

After Conversion

Roth IRA							Stocks, Investments						Total	Total	Total
Year	Age	Vest	Deposit	Withdrawal	Interest	Balance	Vest	Deposit	Withdrawal	Interest	Balance	Deposit	Withdrawal	Balance	
2011	1	65			21,000	546,000						\$0	\$175,527	\$1,249,062	
2012	2	66			44,000	1,144,000						\$0	\$185,631	\$1,344,258	
2013	3	67			45,760	1,189,760						\$0	\$0	\$1,394,023	
2014	4	68			47,590	1,237,350						\$0	\$0	\$1,445,699	
2015	5	69			49,494	1,286,844						\$0	\$0	\$1,499,360	
2016	6	70			51,474	1,338,318						\$0	\$0	\$1,555,084	
2017	7	71			53,533	1,391,851						\$0	\$0	\$1,612,952	
2018	8	72			55,674	1,447,525						\$0	\$0	\$1,673,048	
2019	9	73			57,901	1,505,426						\$0	\$0	\$1,735,459	
2020	10	74			60,217	1,565,643						\$0	\$0	\$1,800,277	
2021	11	75		25,000	62,626	1,603,269						\$0	\$25,000	\$1,842,595	
2022	12	76		25,750	64,131	1,641,649						\$0	\$25,750	\$1,885,763	
2023	13	77		26,522	65,666	1,680,793						\$0	\$26,522	\$1,929,789	
2024	14	78		27,318	67,232	1,720,707						\$0	\$27,318	\$1,974,682	
2025	15	79		28,138	68,828	1,761,397						\$0	\$28,138	\$2,020,452	
2026	16	80		28,982	70,456	1,802,871						\$0	\$28,982	\$2,067,107	
2027	17	81		29,851	72,115	1,845,135						\$0	\$29,851	\$2,114,656	
2028	18	82		30,747	73,805	1,888,194						\$0	\$30,747	\$2,163,105	
2029	19	83		31,669	75,528	1,932,052						\$0	\$31,669	\$2,212,462	
2030	20	84		32,619	77,282	1,976,715						\$0	\$32,619	\$2,262,733	
2031	21	85		33,598	79,069	2,022,186						\$0	\$33,598	\$2,313,924	
2032	22	86		34,606	80,887	2,068,468						\$0	\$84,606	\$2,315,040	
2033	23	87		35,644	82,739	2,115,562						\$0	\$85,644	\$2,316,066	
2034	24	88		36,713	84,622	2,163,472						\$0	\$86,713	\$2,316,986	
2035	25	89		37,815	86,539	2,212,196						\$0	\$87,815	\$2,317,780	
2036	26	90		38,949	88,488	2,261,734						\$0	\$88,949	\$2,318,430	
2037	27	91		40,118	90,469	2,312,086						\$0	\$90,118	\$2,318,916	
2038	28	92		80,000	92,483	2,324,569						\$0	\$86,830	\$2,324,569	
2039	29	93		82,400	92,983	2,335,152						\$0	\$82,400	\$2,335,152	
2040	30	94		84,872	93,406	2,343,686						\$0	\$84,872	\$2,343,686	
2041	31	95		87,418	93,747	2,350,016						\$0	\$87,418	\$2,350,016	
2042	32	96		90,041	94,001	2,353,975						\$0	\$90,041	\$2,353,975	
2043	33	97		92,742	94,159	2,355,392						\$0	\$92,742	\$2,355,392	
2044	34	98		95,524	94,216	2,354,084						\$0	\$95,524	\$2,354,084	
2045	35	99		98,390	94,163	2,349,857						\$0	\$98,390	\$2,349,857	

Residence *After Conversion*

Residence				Mortgage			Equity line of credit				Total Interest	Total Payment	Total Balance
Year	Age	Increase	Value	Interest	Payment	Balance	Loan	Interest	Payment	Balance			
2011	1	65	30,000			1,530,000							
2012	2	66	30,600			1,560,600							
2013	3	67	31,212			1,591,812							
2014	4	68	31,836			1,623,648							
2015	5	69	32,473			1,656,121							
2016	6	70	33,122			1,689,244							
2017	7	71	33,785			1,723,029							
2018	8	72	34,461			1,757,489							
2019	9	73	35,150			1,792,639							
2020	10	74	35,853			1,828,492							
2021	11	75	36,570			1,865,061							
2022	12	76	37,301			1,902,363							
2023	13	77	38,047			1,940,410							
2024	14	78	38,808			1,979,218							
2025	15	79	39,584			2,018,803							
2026	16	80	40,376			2,059,179							
2027	17	81	41,184			2,100,362							
2028	18	82	42,007			2,142,369							
2029	19	83	42,847			2,185,217							
2030	20	84	43,704			2,228,921							
2031	21	85	44,578			2,273,500							
2032	22	86	45,470			2,318,970							
2033	23	87	46,379			2,365,349							
2034	24	88	47,307			2,412,656							
2035	25	89	48,253			2,460,909							
2036	26	90	49,218			2,510,127							
2037	27	91	50,203			2,560,330							
2038	28	92	51,207			2,611,536							
2039	29	93	52,231			2,663,767							
2040	30	94	53,275			2,717,042							
2041	31	95	54,341			2,771,383							
2042	32	96	55,428			2,826,811							
2043	33	97	56,536			2,883,347							
2044	34	98	57,667			2,941,014							
2045	35	99	58,820			2,999,834							

Federal Tax Liability

After Conversion

Year	Age	Filing Status	Number of Exemptions	Adjusted Gross Income	Taxable Income	Tax Due	After-Tax Cash Flow
2011	1 65	Married filing jointly	2	\$706,889	\$664,489	\$26,911	\$151,089
2012	2 66	Married filing jointly	2	\$734,535	\$692,135	\$26,483	\$153,797
2013	3 67	Married filing jointly	2	\$182,884	\$140,584	\$32,105	\$150,519
2014	4 68	Married filing jointly	2	\$185,298	\$142,998	\$32,624	\$152,409
2015	5 69	Married filing jointly	2	\$187,779	\$145,479	\$33,159	\$154,350
2016	6 70	Married filing jointly	2	\$190,330	\$148,030	\$33,711	\$156,343
2017	7 71	Married filing jointly	2	\$192,952	\$150,652	\$34,280	\$158,391
2018	8 72	Married filing jointly	2	\$195,647	\$153,347	\$34,867	\$160,493
2019	9 73	Married filing jointly	2	\$198,418	\$156,118	\$35,473	\$162,653
2020	10 74	Married filing jointly	2	\$201,266	\$158,966	\$36,097	\$164,871
2021	11 75	Married filing jointly	2	\$169,760	\$127,460	\$27,060	\$169,196
2022	12 76	Married filing jointly	2	\$170,555	\$128,255	\$27,110	\$170,721
2023	13 77	Married filing jointly	2	\$171,367	\$129,067	\$27,161	\$172,284
2024	14 78	Married filing jointly	2	\$172,194	\$129,894	\$27,213	\$173,886
2025	15 79	Married filing jointly	2	\$173,037	\$130,737	\$27,266	\$175,528
2026	16 80	Married filing jointly	2	\$173,899	\$131,599	\$27,321	\$177,211
2027	17 81	Married filing jointly	2	\$174,777	\$132,477	\$27,376	\$178,936
2028	18 82	Married filing jointly	2	\$175,672	\$133,372	\$27,432	\$180,705
2029	19 83	Married filing jointly	2	\$176,586	\$134,286	\$27,490	\$182,517
2030	20 84	Married filing jointly	2	\$177,517	\$135,217	\$27,549	\$184,374
2031	21 85	Married filing jointly	2	\$178,468	\$136,168	\$27,609	\$186,280
2032	22 86	Single	1	\$118,754	\$80,104	\$16,000	\$187,982
2033	23 87	Single	1	\$118,470	\$79,820	\$15,791	\$189,957
2034	24 88	Single	1	\$118,179	\$79,529	\$15,579	\$191,980
2035	25 89	Single	1	\$117,882	\$79,232	\$15,362	\$194,055
2036	26 90	Single	1	\$117,580	\$78,930	\$15,141	\$196,183
2037	27 91	Single	1	\$117,272	\$78,622	\$14,915	\$198,365
2038	28 92	Single	1	\$117,820	\$79,170	\$14,927	\$195,868
2039	29 93	Single	1	\$118,517	\$79,867	\$14,977	\$192,208
2040	30 94	Single	1	\$119,227	\$80,577	\$15,028	\$195,464
2041	31 95	Single	1	\$119,952	\$81,302	\$15,081	\$198,810
2042	32 96	Single	1	\$120,691	\$82,041	\$15,134	\$202,249
2043	33 97	Single	1	\$121,445	\$82,795	\$15,188	\$205,783
2044	34 98	Single	1	\$122,214	\$83,564	\$15,244	\$209,414
2045	35 99	Single	1	\$122,998	\$84,348	\$15,300	\$213,146