

Roth IRA Conversion Analyzer

While converting to a Roth IRA causes taxable income to become recognized in the year that the conversions takes place, over time the additional wealth created by a Roth IRA conversion can be staggering. This is even more so when “outside funds” (i.e. funds kept in a taxable account) are used to pay the income tax on a Roth IRA conversion.

For your review is a summary prepared by Robert S. Keebler, CPA, MST, **Roth IRA Conversions Analyzer**, which shows the additional wealth that can be created by converting a traditional IRA to a Roth IRA. In a nutshell, it analyzes the income tax and economic impact of converting to a Roth IRA at various income tax rates versus leaving the funds in a traditional IRA and taking required minimum distributions.

The following are the key assumptions used in the attached analysis:

- Traditional IRA balance: \$100,000
- Roth IRA conversion amount: \$100,000
- “Outside Assets” (i.e. taxable investment) balance: \$35,000
- Pre-tax growth rate (tradition IRA and Roth IRA): 7%
- After-tax growth rate (outside assets): 5.75%
- Source of payment of Roth IRA conversion tax: Outside assets

The percentages in the far left hand column represent the income tax brackets at the time of conversion and withdrawal.

Example:

Assume a 40-year-old converts his \$100,000 traditional IRA to a Roth IRA in 2007 and uses his outside assets to pay the income tax liability due on the conversion at a 25% tax rate. Further assume that the 40-year-old would otherwise be taking required minimum distributions at 70-1/2 from his traditional IRA and paying 28% tax rate. In this case, if the 40-year-old does not convert his \$100,000 traditional IRA to Roth IRA he would have \$1,383,007 in combined assets (traditional IRA and outside assets) at Age 80. On the other hand, if the 40-year-old converts his entire \$100,000 to a Roth IRA he would have \$1,591,033 in combined assets at Age 80, a 15% increase.

This simple analyzer helps you show your clients staggering results.

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>10% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 240,442	\$ 2,181	0.92%	\$ 238,261	\$ 240,442	\$ 2,181	0.92%	\$ 238,261	\$ 240,442	\$ 2,181	0.92%
Age 50	\$ 455,344	\$ 463,448	\$ 8,105	1.78%	\$ 455,344	\$ 463,448	\$ 8,105	1.78%	\$ 455,344	\$ 463,448	\$ 8,105	1.78%
Age 60	\$ 872,378	\$ 894,993	\$ 22,615	2.59%	\$ 872,378	\$ 894,993	\$ 22,615	2.59%	\$ 872,378	\$ 894,993	\$ 22,615	2.59%
Age 70	\$ 1,675,255	\$ 1,731,413	\$ 56,158	3.35%	\$ 1,675,255	\$ 1,731,413	\$ 56,158	3.35%	\$ 1,675,255	\$ 1,731,413	\$ 56,158	3.35%
Age 80	\$ 3,168,205	\$ 3,354,924	\$ 186,720	5.89%	\$ 3,168,205	\$ 3,354,924	\$ 186,720	5.89%	\$ 3,168,205	\$ 3,354,924	\$ 186,720	5.89%
Age 90	\$ 5,820,091	\$ 6,510,395	\$ 690,303	11.86%	\$ 5,820,091	\$ 6,510,395	\$ 690,303	11.86%	\$ 5,820,091	\$ 6,510,395	\$ 690,303	11.86%
<u>10% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 240,442	\$ 12,017	5.26%	\$ 228,425	\$ 240,442	\$ 12,017	5.26%	\$ 228,425	\$ 240,442	\$ 12,017	5.26%
Age 50	\$ 435,995	\$ 463,448	\$ 27,453	6.30%	\$ 435,995	\$ 463,448	\$ 27,453	6.30%	\$ 435,995	\$ 463,448	\$ 27,453	6.30%
Age 60	\$ 834,316	\$ 894,993	\$ 60,677	7.27%	\$ 834,316	\$ 894,993	\$ 60,677	7.27%	\$ 834,316	\$ 894,993	\$ 60,677	7.27%
Age 70	\$ 1,600,383	\$ 1,731,413	\$ 131,030	8.19%	\$ 1,600,383	\$ 1,731,413	\$ 131,030	8.19%	\$ 1,600,383	\$ 1,731,413	\$ 131,030	8.19%
Age 80	\$ 3,024,022	\$ 3,354,924	\$ 330,903	10.94%	\$ 3,024,022	\$ 3,354,924	\$ 330,903	10.94%	\$ 3,024,022	\$ 3,354,924	\$ 330,903	10.94%
Age 90	\$ 5,552,423	\$ 6,510,395	\$ 957,972	17.25%	\$ 5,552,423	\$ 6,510,395	\$ 957,972	17.25%	\$ 5,552,423	\$ 6,510,395	\$ 957,972	17.25%
<u>10% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 240,442	\$ 31,688	15.18%	\$ 208,753	\$ 240,442	\$ 31,688	15.18%	\$ 208,753	\$ 240,442	\$ 31,688	15.18%
Age 50	\$ 397,298	\$ 463,448	\$ 66,150	16.65%	\$ 397,298	\$ 463,448	\$ 66,150	16.65%	\$ 397,298	\$ 463,448	\$ 66,150	16.65%
Age 60	\$ 758,194	\$ 894,993	\$ 136,799	18.04%	\$ 758,194	\$ 894,993	\$ 136,799	18.04%	\$ 758,194	\$ 894,993	\$ 136,799	18.04%
Age 70	\$ 1,450,638	\$ 1,731,413	\$ 280,775	19.36%	\$ 1,450,638	\$ 1,731,413	\$ 280,775	19.36%	\$ 1,450,638	\$ 1,731,413	\$ 280,775	19.36%
Age 80	\$ 2,735,656	\$ 3,354,924	\$ 619,269	22.64%	\$ 2,735,656	\$ 3,354,924	\$ 619,269	22.64%	\$ 2,735,656	\$ 3,354,924	\$ 619,269	22.64%
Age 90	\$ 5,017,085	\$ 6,510,395	\$ 1,493,310	29.76%	\$ 5,017,085	\$ 6,510,395	\$ 1,493,310	29.76%	\$ 5,017,085	\$ 6,510,395	\$ 1,493,310	29.76%
<u>10% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 240,442	\$ 37,590	18.53%	\$ 202,852	\$ 240,442	\$ 37,590	18.53%	\$ 202,852	\$ 240,442	\$ 37,590	18.53%
Age 50	\$ 385,689	\$ 463,448	\$ 77,759	20.16%	\$ 385,689	\$ 463,448	\$ 77,759	20.16%	\$ 385,689	\$ 463,448	\$ 77,759	20.16%
Age 60	\$ 735,357	\$ 894,993	\$ 159,636	21.71%	\$ 735,357	\$ 894,993	\$ 159,636	21.71%	\$ 735,357	\$ 894,993	\$ 159,636	21.71%
Age 70	\$ 1,405,715	\$ 1,731,413	\$ 325,698	23.17%	\$ 1,405,715	\$ 1,731,413	\$ 325,698	23.17%	\$ 1,405,715	\$ 1,731,413	\$ 325,698	23.17%
Age 80	\$ 2,649,146	\$ 3,354,924	\$ 705,779	26.64%	\$ 2,649,146	\$ 3,354,924	\$ 705,779	26.64%	\$ 2,649,146	\$ 3,354,924	\$ 705,779	26.64%
Age 90	\$ 4,856,484	\$ 6,510,395	\$ 1,653,911	34.06%	\$ 4,856,484	\$ 6,510,395	\$ 1,653,911	34.06%	\$ 4,856,484	\$ 6,510,395	\$ 1,653,911	34.06%
<u>10% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 240,442	\$ 47,425	24.57%	\$ 193,016	\$ 240,442	\$ 47,425	24.57%	\$ 193,016	\$ 240,442	\$ 47,425	24.57%
Age 50	\$ 366,341	\$ 463,448	\$ 97,108	26.51%	\$ 366,341	\$ 463,448	\$ 97,108	26.51%	\$ 366,341	\$ 463,448	\$ 97,108	26.51%
Age 60	\$ 697,296	\$ 894,993	\$ 197,697	28.35%	\$ 697,296	\$ 894,993	\$ 197,697	28.35%	\$ 697,296	\$ 894,993	\$ 197,697	28.35%
Age 70	\$ 1,330,843	\$ 1,731,413	\$ 400,570	30.10%	\$ 1,330,843	\$ 1,731,413	\$ 400,570	30.10%	\$ 1,330,843	\$ 1,731,413	\$ 400,570	30.10%
Age 80	\$ 2,504,963	\$ 3,354,924	\$ 849,962	33.93%	\$ 2,504,963	\$ 3,354,924	\$ 849,962	33.93%	\$ 2,504,963	\$ 3,354,924	\$ 849,962	33.93%
Age 90	\$ 4,588,815	\$ 6,510,395	\$ 1,921,580	41.88%	\$ 4,588,815	\$ 6,510,395	\$ 1,921,580	41.88%	\$ 4,588,815	\$ 6,510,395	\$ 1,921,580	41.88%
<u>10% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 240,442	\$ 51,360	27.16%	\$ 189,082	\$ 240,442	\$ 51,360	27.16%	\$ 189,082	\$ 240,442	\$ 51,360	27.16%
Age 50	\$ 358,601	\$ 463,448	\$ 104,847	29.24%	\$ 358,601	\$ 463,448	\$ 104,847	29.24%	\$ 358,601	\$ 463,448	\$ 104,847	29.24%
Age 60	\$ 682,071	\$ 894,993	\$ 212,922	31.22%	\$ 682,071	\$ 894,993	\$ 212,922	31.22%	\$ 682,071	\$ 894,993	\$ 212,922	31.22%
Age 70	\$ 1,300,894	\$ 1,731,413	\$ 430,519	33.09%	\$ 1,300,894	\$ 1,731,413	\$ 430,519	33.09%	\$ 1,300,894	\$ 1,731,413	\$ 430,519	33.09%
Age 80	\$ 2,447,290	\$ 3,354,924	\$ 907,635	37.09%	\$ 2,447,290	\$ 3,354,924	\$ 907,635	37.09%	\$ 2,447,290	\$ 3,354,924	\$ 907,635	37.09%
Age 90	\$ 4,481,747	\$ 6,510,395	\$ 2,028,647	45.26%	\$ 4,481,747	\$ 6,510,395	\$ 2,028,647	45.26%	\$ 4,481,747	\$ 6,510,395	\$ 2,028,647	45.26%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>15% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 231,696	\$ (6,564)	-2.76%	\$ 238,261	\$ 231,696	\$ (6,564)	-2.76%	\$ 238,261	\$ 231,696	\$ (6,564)	-2.76%
Age 50	\$ 455,344	\$ 448,152	\$ (7,191)	-1.58%	\$ 455,344	\$ 448,152	\$ (7,191)	-1.58%	\$ 455,344	\$ 448,152	\$ (7,191)	-1.58%
Age 60	\$ 872,378	\$ 868,240	\$ (4,138)	-0.47%	\$ 872,378	\$ 868,240	\$ (4,138)	-0.47%	\$ 872,378	\$ 868,240	\$ (4,138)	-0.47%
Age 70	\$ 1,675,255	\$ 1,684,620	\$ 9,364	0.56%	\$ 1,675,255	\$ 1,684,620	\$ 9,364	0.56%	\$ 1,675,255	\$ 1,684,620	\$ 9,364	0.56%
Age 80	\$ 3,168,205	\$ 3,273,080	\$ 104,875	3.31%	\$ 3,168,205	\$ 3,273,080	\$ 104,875	3.31%	\$ 3,168,205	\$ 3,273,080	\$ 104,875	3.31%
Age 90	\$ 5,820,091	\$ 6,367,244	\$ 547,153	9.40%	\$ 5,820,091	\$ 6,367,244	\$ 547,153	9.40%	\$ 5,820,091	\$ 6,367,244	\$ 547,153	9.40%
<u>15% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 231,696	\$ 3,271	1.43%	\$ 228,425	\$ 231,696	\$ 3,271	1.43%	\$ 228,425	\$ 231,696	\$ 3,271	1.43%
Age 50	\$ 435,995	\$ 448,152	\$ 12,157	2.79%	\$ 435,995	\$ 448,152	\$ 12,157	2.79%	\$ 435,995	\$ 448,152	\$ 12,157	2.79%
Age 60	\$ 834,316	\$ 868,240	\$ 33,923	4.07%	\$ 834,316	\$ 868,240	\$ 33,923	4.07%	\$ 834,316	\$ 868,240	\$ 33,923	4.07%
Age 70	\$ 1,600,383	\$ 1,684,620	\$ 84,237	5.26%	\$ 1,600,383	\$ 1,684,620	\$ 84,237	5.26%	\$ 1,600,383	\$ 1,684,620	\$ 84,237	5.26%
Age 80	\$ 3,024,022	\$ 3,273,080	\$ 249,058	8.24%	\$ 3,024,022	\$ 3,273,080	\$ 249,058	8.24%	\$ 3,024,022	\$ 3,273,080	\$ 249,058	8.24%
Age 90	\$ 5,552,423	\$ 6,367,244	\$ 814,822	14.68%	\$ 5,552,423	\$ 6,367,244	\$ 814,822	14.68%	\$ 5,552,423	\$ 6,367,244	\$ 814,822	14.68%
<u>15% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 231,696	\$ 22,943	10.99%	\$ 208,753	\$ 231,696	\$ 22,943	10.99%	\$ 208,753	\$ 231,696	\$ 22,943	10.99%
Age 50	\$ 397,298	\$ 448,152	\$ 50,854	12.80%	\$ 397,298	\$ 448,152	\$ 50,854	12.80%	\$ 397,298	\$ 448,152	\$ 50,854	12.80%
Age 60	\$ 758,194	\$ 868,240	\$ 110,046	14.51%	\$ 758,194	\$ 868,240	\$ 110,046	14.51%	\$ 758,194	\$ 868,240	\$ 110,046	14.51%
Age 70	\$ 1,450,638	\$ 1,684,620	\$ 233,981	16.13%	\$ 1,450,638	\$ 1,684,620	\$ 233,981	16.13%	\$ 1,450,638	\$ 1,684,620	\$ 233,981	16.13%
Age 80	\$ 2,735,656	\$ 3,273,080	\$ 537,424	19.65%	\$ 2,735,656	\$ 3,273,080	\$ 537,424	19.65%	\$ 2,735,656	\$ 3,273,080	\$ 537,424	19.65%
Age 90	\$ 5,017,085	\$ 6,367,244	\$ 1,350,159	26.91%	\$ 5,017,085	\$ 6,367,244	\$ 1,350,159	26.91%	\$ 5,017,085	\$ 6,367,244	\$ 1,350,159	26.91%
<u>15% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 231,696	\$ 28,844	14.22%	\$ 202,852	\$ 231,696	\$ 28,844	14.22%	\$ 202,852	\$ 231,696	\$ 28,844	14.22%
Age 50	\$ 385,689	\$ 448,152	\$ 62,463	16.20%	\$ 385,689	\$ 448,152	\$ 62,463	16.20%	\$ 385,689	\$ 448,152	\$ 62,463	16.20%
Age 60	\$ 735,357	\$ 868,240	\$ 132,883	18.07%	\$ 735,357	\$ 868,240	\$ 132,883	18.07%	\$ 735,357	\$ 868,240	\$ 132,883	18.07%
Age 70	\$ 1,405,715	\$ 1,684,620	\$ 278,904	19.84%	\$ 1,405,715	\$ 1,684,620	\$ 278,904	19.84%	\$ 1,405,715	\$ 1,684,620	\$ 278,904	19.84%
Age 80	\$ 2,649,146	\$ 3,273,080	\$ 623,934	23.55%	\$ 2,649,146	\$ 3,273,080	\$ 623,934	23.55%	\$ 2,649,146	\$ 3,273,080	\$ 623,934	23.55%
Age 90	\$ 4,856,484	\$ 6,367,244	\$ 1,510,761	31.11%	\$ 4,856,484	\$ 6,367,244	\$ 1,510,761	31.11%	\$ 4,856,484	\$ 6,367,244	\$ 1,510,761	31.11%
<u>15% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 231,696	\$ 38,680	20.04%	\$ 193,016	\$ 231,696	\$ 38,680	20.04%	\$ 193,016	\$ 231,696	\$ 38,680	20.04%
Age 50	\$ 366,341	\$ 448,152	\$ 81,812	22.33%	\$ 366,341	\$ 448,152	\$ 81,812	22.33%	\$ 366,341	\$ 448,152	\$ 81,812	22.33%
Age 60	\$ 697,296	\$ 868,240	\$ 170,944	24.52%	\$ 697,296	\$ 868,240	\$ 170,944	24.52%	\$ 697,296	\$ 868,240	\$ 170,944	24.52%
Age 70	\$ 1,330,843	\$ 1,684,620	\$ 353,777	26.58%	\$ 1,330,843	\$ 1,684,620	\$ 353,777	26.58%	\$ 1,330,843	\$ 1,684,620	\$ 353,777	26.58%
Age 80	\$ 2,504,963	\$ 3,273,080	\$ 768,117	30.66%	\$ 2,504,963	\$ 3,273,080	\$ 768,117	30.66%	\$ 2,504,963	\$ 3,273,080	\$ 768,117	30.66%
Age 90	\$ 4,588,815	\$ 6,367,244	\$ 1,778,429	38.76%	\$ 4,588,815	\$ 6,367,244	\$ 1,778,429	38.76%	\$ 4,588,815	\$ 6,367,244	\$ 1,778,429	38.76%
<u>15% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 231,696	\$ 42,614	22.54%	\$ 189,082	\$ 231,696	\$ 42,614	22.54%	\$ 189,082	\$ 231,696	\$ 42,614	22.54%
Age 50	\$ 358,601	\$ 448,152	\$ 89,551	24.97%	\$ 358,601	\$ 448,152	\$ 89,551	24.97%	\$ 358,601	\$ 448,152	\$ 89,551	24.97%
Age 60	\$ 682,071	\$ 868,240	\$ 186,168	27.29%	\$ 682,071	\$ 868,240	\$ 186,168	27.29%	\$ 682,071	\$ 868,240	\$ 186,168	27.29%
Age 70	\$ 1,300,894	\$ 1,684,620	\$ 383,726	29.50%	\$ 1,300,894	\$ 1,684,620	\$ 383,726	29.50%	\$ 1,300,894	\$ 1,684,620	\$ 383,726	29.50%
Age 80	\$ 2,447,290	\$ 3,273,080	\$ 825,790	33.74%	\$ 2,447,290	\$ 3,273,080	\$ 825,790	33.74%	\$ 2,447,290	\$ 3,273,080	\$ 825,790	33.74%
Age 90	\$ 4,481,747	\$ 6,367,244	\$ 1,885,497	42.07%	\$ 4,481,747	\$ 6,367,244	\$ 1,885,497	42.07%	\$ 4,481,747	\$ 6,367,244	\$ 1,885,497	42.07%

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	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>25% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 214,206	\$ (24,055)	-10.10%	\$ 238,261	\$ 214,206	\$ (24,055)	-10.10%	\$ 238,261	\$ 214,206	\$ (24,055)	-10.10%
Age 50	\$ 455,344	\$ 417,560	\$ (37,783)	-8.30%	\$ 455,344	\$ 417,560	\$ (37,783)	-8.30%	\$ 455,344	\$ 417,560	\$ (37,783)	-8.30%
Age 60	\$ 872,378	\$ 814,733	\$ (57,645)	-6.61%	\$ 872,378	\$ 814,733	\$ (57,645)	-6.61%	\$ 872,378	\$ 814,733	\$ (57,645)	-6.61%
Age 70	\$ 1,675,255	\$ 1,591,033	\$ (84,223)	-5.03%	\$ 1,675,255	\$ 1,591,033	\$ (84,223)	-5.03%	\$ 1,675,255	\$ 1,591,033	\$ (84,223)	-5.03%
Age 80	\$ 3,168,205	\$ 3,109,391	\$ (58,813)	-1.86%	\$ 3,168,205	\$ 3,109,391	\$ (58,813)	-1.86%	\$ 3,168,205	\$ 3,109,391	\$ (58,813)	-1.86%
Age 90	\$ 5,820,091	\$ 6,080,943	\$ 260,852	4.48%	\$ 5,820,091	\$ 6,080,943	\$ 260,852	4.48%	\$ 5,820,091	\$ 6,080,943	\$ 260,852	4.48%
<u>25% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 214,206	\$ (14,219)	-6.22%	\$ 228,425	\$ 214,206	\$ (14,219)	-6.22%	\$ 228,425	\$ 214,206	\$ (14,219)	-6.22%
Age 50	\$ 435,995	\$ 417,560	\$ (18,435)	-4.23%	\$ 435,995	\$ 417,560	\$ (18,435)	-4.23%	\$ 435,995	\$ 417,560	\$ (18,435)	-4.23%
Age 60	\$ 834,316	\$ 814,733	\$ (19,584)	-2.35%	\$ 834,316	\$ 814,733	\$ (19,584)	-2.35%	\$ 834,316	\$ 814,733	\$ (19,584)	-2.35%
Age 70	\$ 1,600,383	\$ 1,591,033	\$ (9,350)	-0.58%	\$ 1,600,383	\$ 1,591,033	\$ (9,350)	-0.58%	\$ 1,600,383	\$ 1,591,033	\$ (9,350)	-0.58%
Age 80	\$ 3,024,022	\$ 3,109,391	\$ 85,370	2.82%	\$ 3,024,022	\$ 3,109,391	\$ 85,370	2.82%	\$ 3,024,022	\$ 3,109,391	\$ 85,370	2.82%
Age 90	\$ 5,552,423	\$ 6,080,943	\$ 528,521	9.52%	\$ 5,552,423	\$ 6,080,943	\$ 528,521	9.52%	\$ 5,552,423	\$ 6,080,943	\$ 528,521	9.52%
<u>25% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 214,206	\$ 5,452	2.61%	\$ 208,753	\$ 214,206	\$ 5,452	2.61%	\$ 208,753	\$ 214,206	\$ 5,452	2.61%
Age 50	\$ 397,298	\$ 417,560	\$ 20,262	5.10%	\$ 397,298	\$ 417,560	\$ 20,262	5.10%	\$ 397,298	\$ 417,560	\$ 20,262	5.10%
Age 60	\$ 758,194	\$ 814,733	\$ 56,539	7.46%	\$ 758,194	\$ 814,733	\$ 56,539	7.46%	\$ 758,194	\$ 814,733	\$ 56,539	7.46%
Age 70	\$ 1,450,638	\$ 1,591,033	\$ 140,394	9.68%	\$ 1,450,638	\$ 1,591,033	\$ 140,394	9.68%	\$ 1,450,638	\$ 1,591,033	\$ 140,394	9.68%
Age 80	\$ 2,735,656	\$ 3,109,391	\$ 373,736	13.66%	\$ 2,735,656	\$ 3,109,391	\$ 373,736	13.66%	\$ 2,735,656	\$ 3,109,391	\$ 373,736	13.66%
Age 90	\$ 5,017,085	\$ 6,080,943	\$ 1,063,859	21.20%	\$ 5,017,085	\$ 6,080,943	\$ 1,063,859	21.20%	\$ 5,017,085	\$ 6,080,943	\$ 1,063,859	21.20%
<u>25% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 214,206	\$ 11,354	5.60%	\$ 202,852	\$ 214,206	\$ 11,354	5.60%	\$ 202,852	\$ 214,206	\$ 11,354	5.60%
Age 50	\$ 385,689	\$ 417,560	\$ 31,871	8.26%	\$ 385,689	\$ 417,560	\$ 31,871	8.26%	\$ 385,689	\$ 417,560	\$ 31,871	8.26%
Age 60	\$ 735,357	\$ 814,733	\$ 79,375	10.79%	\$ 735,357	\$ 814,733	\$ 79,375	10.79%	\$ 735,357	\$ 814,733	\$ 79,375	10.79%
Age 70	\$ 1,405,715	\$ 1,591,033	\$ 185,318	13.18%	\$ 1,405,715	\$ 1,591,033	\$ 185,318	13.18%	\$ 1,405,715	\$ 1,591,033	\$ 185,318	13.18%
Age 80	\$ 2,649,146	\$ 3,109,391	\$ 460,245	17.37%	\$ 2,649,146	\$ 3,109,391	\$ 460,245	17.37%	\$ 2,649,146	\$ 3,109,391	\$ 460,245	17.37%
Age 90	\$ 4,856,484	\$ 6,080,943	\$ 1,224,460	25.21%	\$ 4,856,484	\$ 6,080,943	\$ 1,224,460	25.21%	\$ 4,856,484	\$ 6,080,943	\$ 1,224,460	25.21%
<u>25% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 214,206	\$ 21,190	10.98%	\$ 193,016	\$ 214,206	\$ 21,190	10.98%	\$ 193,016	\$ 214,206	\$ 21,190	10.98%
Age 50	\$ 366,341	\$ 417,560	\$ 51,220	13.98%	\$ 366,341	\$ 417,560	\$ 51,220	13.98%	\$ 366,341	\$ 417,560	\$ 51,220	13.98%
Age 60	\$ 697,296	\$ 814,733	\$ 117,437	16.84%	\$ 697,296	\$ 814,733	\$ 117,437	16.84%	\$ 697,296	\$ 814,733	\$ 117,437	16.84%
Age 70	\$ 1,330,843	\$ 1,591,033	\$ 260,190	19.55%	\$ 1,330,843	\$ 1,591,033	\$ 260,190	19.55%	\$ 1,330,843	\$ 1,591,033	\$ 260,190	19.55%
Age 80	\$ 2,504,963	\$ 3,109,391	\$ 604,428	24.13%	\$ 2,504,963	\$ 3,109,391	\$ 604,428	24.13%	\$ 2,504,963	\$ 3,109,391	\$ 604,428	24.13%
Age 90	\$ 4,588,815	\$ 6,080,943	\$ 1,492,129	32.52%	\$ 4,588,815	\$ 6,080,943	\$ 1,492,129	32.52%	\$ 4,588,815	\$ 6,080,943	\$ 1,492,129	32.52%
<u>25% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 214,206	\$ 25,124	13.29%	\$ 189,082	\$ 214,206	\$ 25,124	13.29%	\$ 189,082	\$ 214,206	\$ 25,124	13.29%
Age 50	\$ 358,601	\$ 417,560	\$ 58,959	16.44%	\$ 358,601	\$ 417,560	\$ 58,959	16.44%	\$ 358,601	\$ 417,560	\$ 58,959	16.44%
Age 60	\$ 682,071	\$ 814,733	\$ 132,661	19.45%	\$ 682,071	\$ 814,733	\$ 132,661	19.45%	\$ 682,071	\$ 814,733	\$ 132,661	19.45%
Age 70	\$ 1,300,894	\$ 1,591,033	\$ 290,139	22.30%	\$ 1,300,894	\$ 1,591,033	\$ 290,139	22.30%	\$ 1,300,894	\$ 1,591,033	\$ 290,139	22.30%
Age 80	\$ 2,447,290	\$ 3,109,391	\$ 662,102	27.05%	\$ 2,447,290	\$ 3,109,391	\$ 662,102	27.05%	\$ 2,447,290	\$ 3,109,391	\$ 662,102	27.05%
Age 90	\$ 4,481,747	\$ 6,080,943	\$ 1,599,196	35.68%	\$ 4,481,747	\$ 6,080,943	\$ 1,599,196	35.68%	\$ 4,481,747	\$ 6,080,943	\$ 1,599,196	35.68%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>28% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 208,959	\$ (29,302)	-12.30%	\$ 238,261	\$ 208,959	\$ (29,302)	-12.30%	\$ 238,261	\$ 208,959	\$ (29,302)	-12.30%
Age 50	\$ 455,344	\$ 408,383	\$ (46,961)	-10.31%	\$ 455,344	\$ 408,383	\$ (46,961)	-10.31%	\$ 455,344	\$ 408,383	\$ (46,961)	-10.31%
Age 60	\$ 872,378	\$ 798,680	\$ (73,697)	-8.45%	\$ 872,378	\$ 798,680	\$ (73,697)	-8.45%	\$ 872,378	\$ 798,680	\$ (73,697)	-8.45%
Age 70	\$ 1,675,255	\$ 1,562,957	\$ (112,299)	-6.70%	\$ 1,675,255	\$ 1,562,957	\$ (112,299)	-6.70%	\$ 1,675,255	\$ 1,562,957	\$ (112,299)	-6.70%
Age 80	\$ 3,168,205	\$ 3,060,285	\$ (107,920)	-3.41%	\$ 3,168,205	\$ 3,060,285	\$ (107,920)	-3.41%	\$ 3,168,205	\$ 3,060,285	\$ (107,920)	-3.41%
Age 90	\$ 5,820,091	\$ 5,995,053	\$ 174,962	3.01%	\$ 5,820,091	\$ 5,995,053	\$ 174,962	3.01%	\$ 5,820,091	\$ 5,995,053	\$ 174,962	3.01%
<u>28% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 208,959	\$ (19,466)	-8.52%	\$ 228,425	\$ 208,959	\$ (19,466)	-8.52%	\$ 228,425	\$ 208,959	\$ (19,466)	-8.52%
Age 50	\$ 435,995	\$ 408,383	\$ (27,612)	-6.33%	\$ 435,995	\$ 408,383	\$ (27,612)	-6.33%	\$ 435,995	\$ 408,383	\$ (27,612)	-6.33%
Age 60	\$ 834,316	\$ 798,680	\$ (35,636)	-4.27%	\$ 834,316	\$ 798,680	\$ (35,636)	-4.27%	\$ 834,316	\$ 798,680	\$ (35,636)	-4.27%
Age 70	\$ 1,600,383	\$ 1,562,957	\$ (37,426)	-2.34%	\$ 1,600,383	\$ 1,562,957	\$ (37,426)	-2.34%	\$ 1,600,383	\$ 1,562,957	\$ (37,426)	-2.34%
Age 80	\$ 3,024,022	\$ 3,060,285	\$ 36,263	1.20%	\$ 3,024,022	\$ 3,060,285	\$ 36,263	1.20%	\$ 3,024,022	\$ 3,060,285	\$ 36,263	1.20%
Age 90	\$ 5,552,423	\$ 5,995,053	\$ 442,631	7.97%	\$ 5,552,423	\$ 5,995,053	\$ 442,631	7.97%	\$ 5,552,423	\$ 5,995,053	\$ 442,631	7.97%
<u>28% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 208,959	\$ 205	0.10%	\$ 208,753	\$ 208,959	\$ 205	0.10%	\$ 208,753	\$ 208,959	\$ 205	0.10%
Age 50	\$ 397,298	\$ 408,383	\$ 11,085	2.79%	\$ 397,298	\$ 408,383	\$ 11,085	2.79%	\$ 397,298	\$ 408,383	\$ 11,085	2.79%
Age 60	\$ 758,194	\$ 798,680	\$ 40,487	5.34%	\$ 758,194	\$ 798,680	\$ 40,487	5.34%	\$ 758,194	\$ 798,680	\$ 40,487	5.34%
Age 70	\$ 1,450,638	\$ 1,562,957	\$ 112,318	7.74%	\$ 1,450,638	\$ 1,562,957	\$ 112,318	7.74%	\$ 1,450,638	\$ 1,562,957	\$ 112,318	7.74%
Age 80	\$ 2,735,656	\$ 3,060,285	\$ 324,629	11.87%	\$ 2,735,656	\$ 3,060,285	\$ 324,629	11.87%	\$ 2,735,656	\$ 3,060,285	\$ 324,629	11.87%
Age 90	\$ 5,017,085	\$ 5,995,053	\$ 977,968	19.49%	\$ 5,017,085	\$ 5,995,053	\$ 977,968	19.49%	\$ 5,017,085	\$ 5,995,053	\$ 977,968	19.49%
<u>28% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 208,959	\$ 6,107	3.01%	\$ 202,852	\$ 208,959	\$ 6,107	3.01%	\$ 202,852	\$ 208,959	\$ 6,107	3.01%
Age 50	\$ 385,689	\$ 408,383	\$ 22,694	5.88%	\$ 385,689	\$ 408,383	\$ 22,694	5.88%	\$ 385,689	\$ 408,383	\$ 22,694	5.88%
Age 60	\$ 735,357	\$ 798,680	\$ 63,323	8.61%	\$ 735,357	\$ 798,680	\$ 63,323	8.61%	\$ 735,357	\$ 798,680	\$ 63,323	8.61%
Age 70	\$ 1,405,715	\$ 1,562,957	\$ 157,242	11.19%	\$ 1,405,715	\$ 1,562,957	\$ 157,242	11.19%	\$ 1,405,715	\$ 1,562,957	\$ 157,242	11.19%
Age 80	\$ 2,649,146	\$ 3,060,285	\$ 411,139	15.52%	\$ 2,649,146	\$ 3,060,285	\$ 411,139	15.52%	\$ 2,649,146	\$ 3,060,285	\$ 411,139	15.52%
Age 90	\$ 4,856,484	\$ 5,995,053	\$ 1,138,570	23.44%	\$ 4,856,484	\$ 5,995,053	\$ 1,138,570	23.44%	\$ 4,856,484	\$ 5,995,053	\$ 1,138,570	23.44%
<u>28% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 208,959	\$ 15,942	8.26%	\$ 193,016	\$ 208,959	\$ 15,942	8.26%	\$ 193,016	\$ 208,959	\$ 15,942	8.26%
Age 50	\$ 366,341	\$ 408,383	\$ 42,042	11.48%	\$ 366,341	\$ 408,383	\$ 42,042	11.48%	\$ 366,341	\$ 408,383	\$ 42,042	11.48%
Age 60	\$ 697,296	\$ 798,680	\$ 101,385	14.54%	\$ 697,296	\$ 798,680	\$ 101,385	14.54%	\$ 697,296	\$ 798,680	\$ 101,385	14.54%
Age 70	\$ 1,330,843	\$ 1,562,957	\$ 232,114	17.44%	\$ 1,330,843	\$ 1,562,957	\$ 232,114	17.44%	\$ 1,330,843	\$ 1,562,957	\$ 232,114	17.44%
Age 80	\$ 2,504,963	\$ 3,060,285	\$ 555,322	22.17%	\$ 2,504,963	\$ 3,060,285	\$ 555,322	22.17%	\$ 2,504,963	\$ 3,060,285	\$ 555,322	22.17%
Age 90	\$ 4,588,815	\$ 5,995,053	\$ 1,406,238	30.64%	\$ 4,588,815	\$ 5,995,053	\$ 1,406,238	30.64%	\$ 4,588,815	\$ 5,995,053	\$ 1,406,238	30.64%
<u>28% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 208,959	\$ 19,877	10.51%	\$ 189,082	\$ 208,959	\$ 19,877	10.51%	\$ 189,082	\$ 208,959	\$ 19,877	10.51%
Age 50	\$ 358,601	\$ 408,383	\$ 49,781	13.88%	\$ 358,601	\$ 408,383	\$ 49,781	13.88%	\$ 358,601	\$ 408,383	\$ 49,781	13.88%
Age 60	\$ 682,071	\$ 798,680	\$ 116,609	17.10%	\$ 682,071	\$ 798,680	\$ 116,609	17.10%	\$ 682,071	\$ 798,680	\$ 116,609	17.10%
Age 70	\$ 1,300,894	\$ 1,562,957	\$ 262,063	20.14%	\$ 1,300,894	\$ 1,562,957	\$ 262,063	20.14%	\$ 1,300,894	\$ 1,562,957	\$ 262,063	20.14%
Age 80	\$ 2,447,290	\$ 3,060,285	\$ 612,995	25.05%	\$ 2,447,290	\$ 3,060,285	\$ 612,995	25.05%	\$ 2,447,290	\$ 3,060,285	\$ 612,995	25.05%
Age 90	\$ 4,481,747	\$ 5,995,053	\$ 1,513,306	33.77%	\$ 4,481,747	\$ 5,995,053	\$ 1,513,306	33.77%	\$ 4,481,747	\$ 5,995,053	\$ 1,513,306	33.77%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>33% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 200,213	\$ (38,047)	-15.97%	\$ 238,261	\$ 200,213	\$ (38,047)	-15.97%	\$ 238,261	\$ 200,213	\$ (38,047)	-15.97%
Age 50	\$ 455,344	\$ 393,087	\$ (62,257)	-13.67%	\$ 455,344	\$ 393,087	\$ (62,257)	-13.67%	\$ 455,344	\$ 393,087	\$ (62,257)	-13.67%
Age 60	\$ 872,378	\$ 771,927	\$ (100,451)	-11.51%	\$ 872,378	\$ 771,927	\$ (100,451)	-11.51%	\$ 872,378	\$ 771,927	\$ (100,451)	-11.51%
Age 70	\$ 1,675,255	\$ 1,516,163	\$ (159,092)	-9.50%	\$ 1,675,255	\$ 1,516,163	\$ (159,092)	-9.50%	\$ 1,675,255	\$ 1,516,163	\$ (159,092)	-9.50%
Age 80	\$ 3,168,205	\$ 2,978,440	\$ (189,764)	-5.99%	\$ 3,168,205	\$ 2,978,440	\$ (189,764)	-5.99%	\$ 3,168,205	\$ 2,978,440	\$ (189,764)	-5.99%
Age 90	\$ 5,820,091	\$ 5,851,903	\$ 31,811	0.55%	\$ 5,820,091	\$ 5,851,903	\$ 31,811	0.55%	\$ 5,820,091	\$ 5,851,903	\$ 31,811	0.55%
<u>33% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 200,213	\$ (28,212)	-12.35%	\$ 228,425	\$ 200,213	\$ (28,212)	-12.35%	\$ 228,425	\$ 200,213	\$ (28,212)	-12.35%
Age 50	\$ 435,995	\$ 393,087	\$ (42,908)	-9.84%	\$ 435,995	\$ 393,087	\$ (42,908)	-9.84%	\$ 435,995	\$ 393,087	\$ (42,908)	-9.84%
Age 60	\$ 834,316	\$ 771,927	\$ (62,390)	-7.48%	\$ 834,316	\$ 771,927	\$ (62,390)	-7.48%	\$ 834,316	\$ 771,927	\$ (62,390)	-7.48%
Age 70	\$ 1,600,383	\$ 1,516,163	\$ (84,220)	-5.26%	\$ 1,600,383	\$ 1,516,163	\$ (84,220)	-5.26%	\$ 1,600,383	\$ 1,516,163	\$ (84,220)	-5.26%
Age 80	\$ 3,024,022	\$ 2,978,440	\$ (45,581)	-1.51%	\$ 3,024,022	\$ 2,978,440	\$ (45,581)	-1.51%	\$ 3,024,022	\$ 2,978,440	\$ (45,581)	-1.51%
Age 90	\$ 5,552,423	\$ 5,851,903	\$ 299,480	5.39%	\$ 5,552,423	\$ 5,851,903	\$ 299,480	5.39%	\$ 5,552,423	\$ 5,851,903	\$ 299,480	5.39%
<u>33% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 200,213	\$ (8,540)	-4.09%	\$ 208,753	\$ 200,213	\$ (8,540)	-4.09%	\$ 208,753	\$ 200,213	\$ (8,540)	-4.09%
Age 50	\$ 397,298	\$ 393,087	\$ (4,211)	-1.06%	\$ 397,298	\$ 393,087	\$ (4,211)	-1.06%	\$ 397,298	\$ 393,087	\$ (4,211)	-1.06%
Age 60	\$ 758,194	\$ 771,927	\$ 13,733	1.81%	\$ 758,194	\$ 771,927	\$ 13,733	1.81%	\$ 758,194	\$ 771,927	\$ 13,733	1.81%
Age 70	\$ 1,450,638	\$ 1,516,163	\$ 65,525	4.52%	\$ 1,450,638	\$ 1,516,163	\$ 65,525	4.52%	\$ 1,450,638	\$ 1,516,163	\$ 65,525	4.52%
Age 80	\$ 2,735,656	\$ 2,978,440	\$ 242,785	8.87%	\$ 2,735,656	\$ 2,978,440	\$ 242,785	8.87%	\$ 2,735,656	\$ 2,978,440	\$ 242,785	8.87%
Age 90	\$ 5,017,085	\$ 5,851,903	\$ 834,818	16.64%	\$ 5,017,085	\$ 5,851,903	\$ 834,818	16.64%	\$ 5,017,085	\$ 5,851,903	\$ 834,818	16.64%
<u>33% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 200,213	\$ (2,639)	-1.30%	\$ 202,852	\$ 200,213	\$ (2,639)	-1.30%	\$ 202,852	\$ 200,213	\$ (2,639)	-1.30%
Age 50	\$ 385,689	\$ 393,087	\$ 7,398	1.92%	\$ 385,689	\$ 393,087	\$ 7,398	1.92%	\$ 385,689	\$ 393,087	\$ 7,398	1.92%
Age 60	\$ 735,357	\$ 771,927	\$ 36,570	4.97%	\$ 735,357	\$ 771,927	\$ 36,570	4.97%	\$ 735,357	\$ 771,927	\$ 36,570	4.97%
Age 70	\$ 1,405,715	\$ 1,516,163	\$ 110,448	7.86%	\$ 1,405,715	\$ 1,516,163	\$ 110,448	7.86%	\$ 1,405,715	\$ 1,516,163	\$ 110,448	7.86%
Age 80	\$ 2,649,146	\$ 2,978,440	\$ 329,294	12.43%	\$ 2,649,146	\$ 2,978,440	\$ 329,294	12.43%	\$ 2,649,146	\$ 2,978,440	\$ 329,294	12.43%
Age 90	\$ 4,856,484	\$ 5,851,903	\$ 995,419	20.50%	\$ 4,856,484	\$ 5,851,903	\$ 995,419	20.50%	\$ 4,856,484	\$ 5,851,903	\$ 995,419	20.50%
<u>33% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 200,213	\$ 7,197	3.73%	\$ 193,016	\$ 200,213	\$ 7,197	3.73%	\$ 193,016	\$ 200,213	\$ 7,197	3.73%
Age 50	\$ 366,341	\$ 393,087	\$ 26,746	7.30%	\$ 366,341	\$ 393,087	\$ 26,746	7.30%	\$ 366,341	\$ 393,087	\$ 26,746	7.30%
Age 60	\$ 697,296	\$ 771,927	\$ 74,631	10.70%	\$ 697,296	\$ 771,927	\$ 74,631	10.70%	\$ 697,296	\$ 771,927	\$ 74,631	10.70%
Age 70	\$ 1,330,843	\$ 1,516,163	\$ 185,320	13.93%	\$ 1,330,843	\$ 1,516,163	\$ 185,320	13.93%	\$ 1,330,843	\$ 1,516,163	\$ 185,320	13.93%
Age 80	\$ 2,504,963	\$ 2,978,440	\$ 473,477	18.90%	\$ 2,504,963	\$ 2,978,440	\$ 473,477	18.90%	\$ 2,504,963	\$ 2,978,440	\$ 473,477	18.90%
Age 90	\$ 4,588,815	\$ 5,851,903	\$ 1,263,088	27.53%	\$ 4,588,815	\$ 5,851,903	\$ 1,263,088	27.53%	\$ 4,588,815	\$ 5,851,903	\$ 1,263,088	27.53%
<u>33% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 200,213	\$ 11,131	5.89%	\$ 189,082	\$ 200,213	\$ 11,131	5.89%	\$ 189,082	\$ 200,213	\$ 11,131	5.89%
Age 50	\$ 358,601	\$ 393,087	\$ 34,485	9.62%	\$ 358,601	\$ 393,087	\$ 34,485	9.62%	\$ 358,601	\$ 393,087	\$ 34,485	9.62%
Age 60	\$ 682,071	\$ 771,927	\$ 89,856	13.17%	\$ 682,071	\$ 771,927	\$ 89,856	13.17%	\$ 682,071	\$ 771,927	\$ 89,856	13.17%
Age 70	\$ 1,300,894	\$ 1,516,163	\$ 215,269	16.55%	\$ 1,300,894	\$ 1,516,163	\$ 215,269	16.55%	\$ 1,300,894	\$ 1,516,163	\$ 215,269	16.55%
Age 80	\$ 2,447,290	\$ 2,978,440	\$ 531,151	21.70%	\$ 2,447,290	\$ 2,978,440	\$ 531,151	21.70%	\$ 2,447,290	\$ 2,978,440	\$ 531,151	21.70%
Age 90	\$ 4,481,747	\$ 5,851,903	\$ 1,370,156	30.57%	\$ 4,481,747	\$ 5,851,903	\$ 1,370,156	30.57%	\$ 4,481,747	\$ 5,851,903	\$ 1,370,156	30.57%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 30				Age 40				Age 50			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>35% Conversion/10% Withdrawal</u>												
Age 40	\$ 238,261	\$ 196,715	\$ (41,545)	-17.44%	\$ 238,261	\$ 196,715	\$ (41,545)	-17.44%	\$ 238,261	\$ 196,715	\$ (41,545)	-17.44%
Age 50	\$ 455,344	\$ 386,968	\$ (68,375)	-15.02%	\$ 455,344	\$ 386,968	\$ (68,375)	-15.02%	\$ 455,344	\$ 386,968	\$ (68,375)	-15.02%
Age 60	\$ 872,378	\$ 761,226	\$ (111,152)	-12.74%	\$ 872,378	\$ 761,226	\$ (111,152)	-12.74%	\$ 872,378	\$ 761,226	\$ (111,152)	-12.74%
Age 70	\$ 1,675,255	\$ 1,497,446	\$ (177,810)	-10.61%	\$ 1,675,255	\$ 1,497,446	\$ (177,810)	-10.61%	\$ 1,675,255	\$ 1,497,446	\$ (177,810)	-10.61%
Age 80	\$ 3,168,205	\$ 2,945,703	\$ (222,502)	-7.02%	\$ 3,168,205	\$ 2,945,703	\$ (222,502)	-7.02%	\$ 3,168,205	\$ 2,945,703	\$ (222,502)	-7.02%
Age 90	\$ 5,820,091	\$ 5,794,643	\$ (25,449)	-0.44%	\$ 5,820,091	\$ 5,794,643	\$ (25,449)	-0.44%	\$ 5,820,091	\$ 5,794,643	\$ (25,449)	-0.44%
<u>35% Conversion/15% Withdrawal</u>												
Age 40	\$ 228,425	\$ 196,715	\$ (31,710)	-13.88%	\$ 228,425	\$ 196,715	\$ (31,710)	-13.88%	\$ 228,425	\$ 196,715	\$ (31,710)	-13.88%
Age 50	\$ 435,995	\$ 386,968	\$ (49,027)	-11.24%	\$ 435,995	\$ 386,968	\$ (49,027)	-11.24%	\$ 435,995	\$ 386,968	\$ (49,027)	-11.24%
Age 60	\$ 834,316	\$ 761,226	\$ (73,091)	-8.76%	\$ 834,316	\$ 761,226	\$ (73,091)	-8.76%	\$ 834,316	\$ 761,226	\$ (73,091)	-8.76%
Age 70	\$ 1,600,383	\$ 1,497,446	\$ (102,937)	-6.43%	\$ 1,600,383	\$ 1,497,446	\$ (102,937)	-6.43%	\$ 1,600,383	\$ 1,497,446	\$ (102,937)	-6.43%
Age 80	\$ 3,024,022	\$ 2,945,703	\$ (78,319)	-2.59%	\$ 3,024,022	\$ 2,945,703	\$ (78,319)	-2.59%	\$ 3,024,022	\$ 2,945,703	\$ (78,319)	-2.59%
Age 90	\$ 5,552,423	\$ 5,794,643	\$ 242,220	4.36%	\$ 5,552,423	\$ 5,794,643	\$ 242,220	4.36%	\$ 5,552,423	\$ 5,794,643	\$ 242,220	4.36%
<u>35% Conversion/25% Withdrawal</u>												
Age 40	\$ 208,753	\$ 196,715	\$ (12,038)	-5.77%	\$ 208,753	\$ 196,715	\$ (12,038)	-5.77%	\$ 208,753	\$ 196,715	\$ (12,038)	-5.77%
Age 50	\$ 397,298	\$ 386,968	\$ (10,330)	-2.60%	\$ 397,298	\$ 386,968	\$ (10,330)	-2.60%	\$ 397,298	\$ 386,968	\$ (10,330)	-2.60%
Age 60	\$ 758,194	\$ 761,226	\$ 3,032	0.40%	\$ 758,194	\$ 761,226	\$ 3,032	0.40%	\$ 758,194	\$ 761,226	\$ 3,032	0.40%
Age 70	\$ 1,450,638	\$ 1,497,446	\$ 46,807	3.23%	\$ 1,450,638	\$ 1,497,446	\$ 46,807	3.23%	\$ 1,450,638	\$ 1,497,446	\$ 46,807	3.23%
Age 80	\$ 2,735,656	\$ 2,945,703	\$ 210,047	7.68%	\$ 2,735,656	\$ 2,945,703	\$ 210,047	7.68%	\$ 2,735,656	\$ 2,945,703	\$ 210,047	7.68%
Age 90	\$ 5,017,085	\$ 5,794,643	\$ 777,558	15.50%	\$ 5,017,085	\$ 5,794,643	\$ 777,558	15.50%	\$ 5,017,085	\$ 5,794,643	\$ 777,558	15.50%
<u>35% Conversion/28% Withdrawal</u>												
Age 40	\$ 202,852	\$ 196,715	\$ (6,137)	-3.03%	\$ 202,852	\$ 196,715	\$ (6,137)	-3.03%	\$ 202,852	\$ 196,715	\$ (6,137)	-3.03%
Age 50	\$ 385,689	\$ 386,968	\$ 1,279	0.33%	\$ 385,689	\$ 386,968	\$ 1,279	0.33%	\$ 385,689	\$ 386,968	\$ 1,279	0.33%
Age 60	\$ 735,357	\$ 761,226	\$ 25,868	3.52%	\$ 735,357	\$ 761,226	\$ 25,868	3.52%	\$ 735,357	\$ 761,226	\$ 25,868	3.52%
Age 70	\$ 1,405,715	\$ 1,497,446	\$ 91,731	6.53%	\$ 1,405,715	\$ 1,497,446	\$ 91,731	6.53%	\$ 1,405,715	\$ 1,497,446	\$ 91,731	6.53%
Age 80	\$ 2,649,146	\$ 2,945,703	\$ 296,557	11.19%	\$ 2,649,146	\$ 2,945,703	\$ 296,557	11.19%	\$ 2,649,146	\$ 2,945,703	\$ 296,557	11.19%
Age 90	\$ 4,856,484	\$ 5,794,643	\$ 938,159	19.32%	\$ 4,856,484	\$ 5,794,643	\$ 938,159	19.32%	\$ 4,856,484	\$ 5,794,643	\$ 938,159	19.32%
<u>35% Conversion/33% Withdrawal</u>												
Age 40	\$ 193,016	\$ 196,715	\$ 3,699	1.92%	\$ 193,016	\$ 196,715	\$ 3,699	1.92%	\$ 193,016	\$ 196,715	\$ 3,699	1.92%
Age 50	\$ 366,341	\$ 386,968	\$ 20,628	5.63%	\$ 366,341	\$ 386,968	\$ 20,628	5.63%	\$ 366,341	\$ 386,968	\$ 20,628	5.63%
Age 60	\$ 697,296	\$ 761,226	\$ 63,930	9.17%	\$ 697,296	\$ 761,226	\$ 63,930	9.17%	\$ 697,296	\$ 761,226	\$ 63,930	9.17%
Age 70	\$ 1,330,843	\$ 1,497,446	\$ 166,603	12.52%	\$ 1,330,843	\$ 1,497,446	\$ 166,603	12.52%	\$ 1,330,843	\$ 1,497,446	\$ 166,603	12.52%
Age 80	\$ 2,504,963	\$ 2,945,703	\$ 440,740	17.59%	\$ 2,504,963	\$ 2,945,703	\$ 440,740	17.59%	\$ 2,504,963	\$ 2,945,703	\$ 440,740	17.59%
Age 90	\$ 4,588,815	\$ 5,794,643	\$ 1,205,828	26.28%	\$ 4,588,815	\$ 5,794,643	\$ 1,205,828	26.28%	\$ 4,588,815	\$ 5,794,643	\$ 1,205,828	26.28%
<u>35% Conversion/35% Withdrawal</u>												
Age 40	\$ 189,082	\$ 196,715	\$ 7,633	4.04%	\$ 189,082	\$ 196,715	\$ 7,633	4.04%	\$ 189,082	\$ 196,715	\$ 7,633	4.04%
Age 50	\$ 358,601	\$ 386,968	\$ 28,367	7.91%	\$ 358,601	\$ 386,968	\$ 28,367	7.91%	\$ 358,601	\$ 386,968	\$ 28,367	7.91%
Age 60	\$ 682,071	\$ 761,226	\$ 79,154	11.60%	\$ 682,071	\$ 761,226	\$ 79,154	11.60%	\$ 682,071	\$ 761,226	\$ 79,154	11.60%
Age 70	\$ 1,300,894	\$ 1,497,446	\$ 196,552	15.11%	\$ 1,300,894	\$ 1,497,446	\$ 196,552	15.11%	\$ 1,300,894	\$ 1,497,446	\$ 196,552	15.11%
Age 80	\$ 2,447,290	\$ 2,945,703	\$ 498,413	20.37%	\$ 2,447,290	\$ 2,945,703	\$ 498,413	20.37%	\$ 2,447,290	\$ 2,945,703	\$ 498,413	20.37%
Age 90	\$ 4,481,747	\$ 5,794,643	\$ 1,312,895	29.29%	\$ 4,481,747	\$ 5,794,643	\$ 1,312,895	29.29%	\$ 4,481,747	\$ 5,794,643	\$ 1,312,895	29.29%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>10% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 240,442	\$ 2,181	0.92%								
Age 80	\$ 448,008	\$ 463,448	\$ 15,440	3.45%	\$ 235,093	\$ 240,442	\$ 5,348	2.28%				
Age 90	\$ 820,207	\$ 894,993	\$ 74,787	9.12%	\$ 430,462	\$ 463,448	\$ 32,987	7.66%	\$ 233,682	\$ 240,442	\$ 6,759	2.89%
<u>10% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 240,442	\$ 12,017	5.26%								
Age 80	\$ 429,067	\$ 463,448	\$ 34,381	8.01%	\$ 225,433	\$ 240,442	\$ 15,008	6.66%				
Age 90	\$ 785,044	\$ 894,993	\$ 109,949	14.01%	\$ 412,496	\$ 463,448	\$ 50,953	12.35%	\$ 224,101	\$ 240,442	\$ 16,341	7.29%
<u>10% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 240,442	\$ 31,688	15.18%								
Age 80	\$ 391,185	\$ 463,448	\$ 72,263	18.47%	\$ 206,114	\$ 240,442	\$ 34,328	16.65%				
Age 90	\$ 714,718	\$ 894,993	\$ 180,275	25.22%	\$ 376,563	\$ 463,448	\$ 86,885	23.07%	\$ 204,938	\$ 240,442	\$ 35,503	17.32%
<u>10% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 240,442	\$ 37,590	18.53%								
Age 80	\$ 379,821	\$ 463,448	\$ 83,627	22.02%	\$ 200,318	\$ 240,442	\$ 40,124	20.03%				
Age 90	\$ 693,620	\$ 894,993	\$ 201,373	29.03%	\$ 365,784	\$ 463,448	\$ 97,665	26.70%	\$ 199,189	\$ 240,442	\$ 41,252	20.71%
<u>10% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 240,442	\$ 47,425	24.57%								
Age 80	\$ 360,880	\$ 463,448	\$ 102,568	28.42%	\$ 190,658	\$ 240,442	\$ 49,783	26.11%				
Age 90	\$ 658,457	\$ 894,993	\$ 236,536	35.92%	\$ 347,818	\$ 463,448	\$ 115,631	33.24%	\$ 189,608	\$ 240,442	\$ 50,834	26.81%
<u>10% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 240,442	\$ 51,360	27.16%								
Age 80	\$ 353,304	\$ 463,448	\$ 110,145	31.18%	\$ 186,794	\$ 240,442	\$ 53,647	28.72%				
Age 90	\$ 644,392	\$ 894,993	\$ 250,601	38.89%	\$ 340,631	\$ 463,448	\$ 122,817	36.06%	\$ 185,775	\$ 240,442	\$ 54,666	29.43%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference
	Conversion	Conversion			Conversion	Conversion			Conversion	Conversion		
<u>15% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 231,696	\$ (6,564)	-2.76%								
Age 80	\$ 448,008	\$ 448,152	\$ 144	0.03%	\$ 235,093	\$ 231,696	\$ (3,397)	-1.44%				
Age 90	\$ 820,207	\$ 868,240	\$ 48,033	5.86%	\$ 430,462	\$ 448,152	\$ 17,691	4.11%	\$ 233,682	\$ 231,696	\$ (1,986)	-0.85%
<u>15% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 231,696	\$ 3,271	1.43%								
Age 80	\$ 429,067	\$ 448,152	\$ 19,085	4.45%	\$ 225,433	\$ 231,696	\$ 6,263	2.78%				
Age 90	\$ 785,044	\$ 868,240	\$ 83,196	10.60%	\$ 412,496	\$ 448,152	\$ 35,657	8.64%	\$ 224,101	\$ 231,696	\$ 7,595	3.39%
<u>15% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 231,696	\$ 22,943	10.99%								
Age 80	\$ 391,185	\$ 448,152	\$ 56,967	14.56%	\$ 206,114	\$ 231,696	\$ 25,582	12.41%				
Age 90	\$ 714,718	\$ 868,240	\$ 153,522	21.48%	\$ 376,563	\$ 448,152	\$ 71,589	19.01%	\$ 204,938	\$ 231,696	\$ 26,758	13.06%
<u>15% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 231,696	\$ 28,844	14.22%								
Age 80	\$ 379,821	\$ 448,152	\$ 68,331	17.99%	\$ 200,318	\$ 231,696	\$ 31,378	15.66%				
Age 90	\$ 693,620	\$ 868,240	\$ 174,619	25.18%	\$ 365,784	\$ 448,152	\$ 82,369	22.52%	\$ 199,189	\$ 231,696	\$ 32,507	16.32%
<u>15% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 231,696	\$ 38,680	20.04%								
Age 80	\$ 360,880	\$ 448,152	\$ 87,272	24.18%	\$ 190,658	\$ 231,696	\$ 41,038	21.52%				
Age 90	\$ 658,457	\$ 868,240	\$ 209,782	31.86%	\$ 347,818	\$ 448,152	\$ 100,335	28.85%	\$ 189,608	\$ 231,696	\$ 42,088	22.20%
<u>15% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 231,696	\$ 42,614	22.54%								
Age 80	\$ 353,304	\$ 448,152	\$ 94,849	26.85%	\$ 186,794	\$ 231,696	\$ 44,902	24.04%				
Age 90	\$ 644,392	\$ 868,240	\$ 223,847	34.74%	\$ 340,631	\$ 448,152	\$ 107,521	31.57%	\$ 185,775	\$ 231,696	\$ 45,921	24.72%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference
	Conversion	Conversion			Conversion	Conversion			Conversion	Conversion		
<u>25% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 214,206	\$ (24,055)	-10.10%								
Age 80	\$ 448,008	\$ 417,560	\$ (30,448)	-6.80%	\$ 235,093	\$ 214,206	\$ (20,887)	-8.88%				
Age 90	\$ 820,207	\$ 814,733	\$ (5,474)	-0.67%	\$ 430,462	\$ 417,560	\$ (12,901)	-3.00%	\$ 233,682	\$ 214,206	\$ (19,477)	-8.33%
<u>25% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 214,206	\$ (14,219)	-6.22%								
Age 80	\$ 429,067	\$ 417,560	\$ (11,507)	-2.68%	\$ 225,433	\$ 214,206	\$ (11,228)	-4.98%				
Age 90	\$ 785,044	\$ 814,733	\$ 29,689	3.78%	\$ 412,496	\$ 417,560	\$ 5,065	1.23%	\$ 224,101	\$ 214,206	\$ (9,895)	-4.42%
<u>25% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 214,206	\$ 5,452	2.61%								
Age 80	\$ 391,185	\$ 417,560	\$ 26,375	6.74%	\$ 206,114	\$ 214,206	\$ 8,092	3.93%				
Age 90	\$ 714,718	\$ 814,733	\$ 100,015	13.99%	\$ 376,563	\$ 417,560	\$ 40,997	10.89%	\$ 204,938	\$ 214,206	\$ 9,268	4.52%
<u>25% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 214,206	\$ 11,354	5.60%								
Age 80	\$ 379,821	\$ 417,560	\$ 37,739	9.94%	\$ 200,318	\$ 214,206	\$ 13,888	6.93%				
Age 90	\$ 693,620	\$ 814,733	\$ 121,112	17.46%	\$ 365,784	\$ 417,560	\$ 51,777	14.15%	\$ 199,189	\$ 214,206	\$ 15,016	7.54%
<u>25% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 214,206	\$ 21,190	10.98%								
Age 80	\$ 360,880	\$ 417,560	\$ 56,680	15.71%	\$ 190,658	\$ 214,206	\$ 23,548	12.35%				
Age 90	\$ 658,457	\$ 814,733	\$ 156,275	23.73%	\$ 347,818	\$ 417,560	\$ 69,743	20.05%	\$ 189,608	\$ 214,206	\$ 24,598	12.97%
<u>25% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 214,206	\$ 25,124	13.29%								
Age 80	\$ 353,304	\$ 417,560	\$ 64,257	18.19%	\$ 186,794	\$ 214,206	\$ 27,411	14.67%				
Age 90	\$ 644,392	\$ 814,733	\$ 170,340	26.43%	\$ 340,631	\$ 417,560	\$ 76,929	22.58%	\$ 185,775	\$ 214,206	\$ 28,430	15.30%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>28% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 208,959	\$ (29,302)	-12.30%								
Age 80	\$ 448,008	\$ 408,383	\$ (39,625)	-8.84%	\$ 235,093	\$ 208,959	\$ (26,135)	-11.12%				
Age 90	\$ 820,207	\$ 798,680	\$ (21,526)	-2.62%	\$ 430,462	\$ 408,383	\$ (22,079)	-5.13%	\$ 233,682	\$ 208,959	\$ (24,724)	-10.58%
<u>28% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 208,959	\$ (19,466)	-8.52%								
Age 80	\$ 429,067	\$ 408,383	\$ (20,684)	-4.82%	\$ 225,433	\$ 208,959	\$ (16,475)	-7.31%				
Age 90	\$ 785,044	\$ 798,680	\$ 13,637	1.74%	\$ 412,496	\$ 408,383	\$ (4,113)	-1.00%	\$ 224,101	\$ 208,959	\$ (15,142)	-6.76%
<u>28% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 208,959	\$ 205	0.10%								
Age 80	\$ 391,185	\$ 408,383	\$ 17,197	4.40%	\$ 206,114	\$ 208,959	\$ 2,845	1.38%				
Age 90	\$ 714,718	\$ 798,680	\$ 83,962	11.75%	\$ 376,563	\$ 408,383	\$ 31,819	8.45%	\$ 204,938	\$ 208,959	\$ 4,020	1.96%
<u>28% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 208,959	\$ 6,107	3.01%								
Age 80	\$ 379,821	\$ 408,383	\$ 28,562	7.52%	\$ 200,318	\$ 208,959	\$ 8,641	4.31%				
Age 90	\$ 693,620	\$ 798,680	\$ 105,060	15.15%	\$ 365,784	\$ 408,383	\$ 42,599	11.65%	\$ 199,189	\$ 208,959	\$ 9,769	4.90%
<u>28% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 208,959	\$ 15,942	8.26%								
Age 80	\$ 360,880	\$ 408,383	\$ 47,503	13.16%	\$ 190,658	\$ 208,959	\$ 18,300	9.60%				
Age 90	\$ 658,457	\$ 798,680	\$ 140,223	21.30%	\$ 347,818	\$ 408,383	\$ 60,565	17.41%	\$ 189,608	\$ 208,959	\$ 19,351	10.21%
<u>28% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 208,959	\$ 19,877	10.51%								
Age 80	\$ 353,304	\$ 408,383	\$ 55,079	15.59%	\$ 186,794	\$ 208,959	\$ 22,164	11.87%				
Age 90	\$ 644,392	\$ 798,680	\$ 154,288	23.94%	\$ 340,631	\$ 408,383	\$ 67,752	19.89%	\$ 185,775	\$ 208,959	\$ 23,183	12.48%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA			No	Roth IRA			No	Roth IRA		
	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference	Conversion	Conversion	Difference	% Difference
<u>33% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 200,213	\$ (38,047)	-15.97%								
Age 80	\$ 448,008	\$ 393,087	\$ (54,921)	-12.26%	\$ 235,093	\$ 200,213	\$ (34,880)	-14.84%				
Age 90	\$ 820,207	\$ 771,927	\$ (48,280)	-5.89%	\$ 430,462	\$ 393,087	\$ (37,375)	-8.68%	\$ 233,682	\$ 200,213	\$ (33,469)	-14.32%
<u>33% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 200,213	\$ (28,212)	-12.35%								
Age 80	\$ 429,067	\$ 393,087	\$ (35,980)	-8.39%	\$ 225,433	\$ 200,213	\$ (25,220)	-11.19%				
Age 90	\$ 785,044	\$ 771,927	\$ (13,117)	-1.67%	\$ 412,496	\$ 393,087	\$ (19,409)	-4.71%	\$ 224,101	\$ 200,213	\$ (23,888)	-10.66%
<u>33% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 200,213	\$ (8,540)	-4.09%								
Age 80	\$ 391,185	\$ 393,087	\$ 1,901	0.49%	\$ 206,114	\$ 200,213	\$ (5,901)	-2.86%				
Age 90	\$ 714,718	\$ 771,927	\$ 57,209	8.00%	\$ 376,563	\$ 393,087	\$ 16,523	4.39%	\$ 204,938	\$ 200,213	\$ (4,725)	-2.31%
<u>33% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 200,213	\$ (2,639)	-1.30%								
Age 80	\$ 379,821	\$ 393,087	\$ 13,266	3.49%	\$ 200,318	\$ 200,213	\$ (105)	-0.05%				
Age 90	\$ 693,620	\$ 771,927	\$ 78,307	11.29%	\$ 365,784	\$ 393,087	\$ 27,303	7.46%	\$ 199,189	\$ 200,213	\$ 1,024	0.51%
<u>33% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 200,213	\$ 7,197	3.73%								
Age 80	\$ 360,880	\$ 393,087	\$ 32,207	8.92%	\$ 190,658	\$ 200,213	\$ 9,555	5.01%				
Age 90	\$ 658,457	\$ 771,927	\$ 113,470	17.23%	\$ 347,818	\$ 393,087	\$ 45,269	13.02%	\$ 189,608	\$ 200,213	\$ 10,605	5.59%
<u>33% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 200,213	\$ 11,131	5.89%								
Age 80	\$ 353,304	\$ 393,087	\$ 39,783	11.26%	\$ 186,794	\$ 200,213	\$ 13,419	7.18%				
Age 90	\$ 644,392	\$ 771,927	\$ 127,535	19.79%	\$ 340,631	\$ 393,087	\$ 52,456	15.40%	\$ 185,775	\$ 200,213	\$ 14,438	7.77%

Mathematics of Roth IRA Conversions™

by Robert S. Keebler, CPA, MST

	Age 60				Age 70				Age 80			
	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference	No	Roth IRA	Difference	% Difference
	Conversion	Conversion			Conversion	Conversion			Conversion	Conversion		
<u>35% Conversion/10% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 238,261	\$ 196,715	\$ (41,545)	-17.44%								
Age 80	\$ 448,008	\$ 386,968	\$ (61,040)	-13.62%	\$ 235,093	\$ 196,715	\$ (38,378)	-16.32%				
Age 90	\$ 820,207	\$ 761,226	\$ (58,981)	-7.19%	\$ 430,462	\$ 386,968	\$ (43,493)	-10.10%	\$ 233,682	\$ 196,715	\$ (36,967)	-15.82%
<u>35% Conversion/15% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 228,425	\$ 196,715	\$ (31,710)	-13.88%								
Age 80	\$ 429,067	\$ 386,968	\$ (42,099)	-9.81%	\$ 225,433	\$ 196,715	\$ (28,718)	-12.74%				
Age 90	\$ 785,044	\$ 761,226	\$ (23,818)	-3.03%	\$ 412,496	\$ 386,968	\$ (25,527)	-6.19%	\$ 224,101	\$ 196,715	\$ (27,386)	-12.22%
<u>35% Conversion/25% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 208,753	\$ 196,715	\$ (12,038)	-5.77%								
Age 80	\$ 391,185	\$ 386,968	\$ (4,217)	-1.08%	\$ 206,114	\$ 196,715	\$ (9,399)	-4.56%				
Age 90	\$ 714,718	\$ 761,226	\$ 46,508	6.51%	\$ 376,563	\$ 386,968	\$ 10,405	2.76%	\$ 204,938	\$ 196,715	\$ (8,223)	-4.01%
<u>35% Conversion/28% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 202,852	\$ 196,715	\$ (6,137)	-3.03%								
Age 80	\$ 379,821	\$ 386,968	\$ 7,147	1.88%	\$ 200,318	\$ 196,715	\$ (3,603)	-1.80%				
Age 90	\$ 693,620	\$ 761,226	\$ 67,605	9.75%	\$ 365,784	\$ 386,968	\$ 21,185	5.79%	\$ 199,189	\$ 196,715	\$ (2,474)	-1.24%
<u>35% Conversion/33% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 193,016	\$ 196,715	\$ 3,699	1.92%								
Age 80	\$ 360,880	\$ 386,968	\$ 26,088	7.23%	\$ 190,658	\$ 196,715	\$ 6,057	3.18%				
Age 90	\$ 658,457	\$ 761,226	\$ 102,768	15.61%	\$ 347,818	\$ 386,968	\$ 39,151	11.26%	\$ 189,608	\$ 196,715	\$ 7,107	3.75%
<u>35% Conversion/35% Withdrawal</u>												
Age 40												
Age 50												
Age 60												
Age 70	\$ 189,082	\$ 196,715	\$ 7,633	4.04%								
Age 80	\$ 353,304	\$ 386,968	\$ 33,665	9.53%	\$ 186,794	\$ 196,715	\$ 9,921	5.31%				
Age 90	\$ 644,392	\$ 761,226	\$ 116,833	18.13%	\$ 340,631	\$ 386,968	\$ 46,337	13.60%	\$ 185,775	\$ 196,715	\$ 10,940	5.89%