

Economics of a Roth IRA Conversion - 3. Roth + Life Insurance

Presented By: [Licensed user's name appears here]

For: Simon Scott & Ann Scott

Summary of Transfer Taxation of Roth Defined Contribution Assets

Year	M/F Ages	Plan Assets	Plan Assets	Plan Assets	(4)	(5)	(6)
		Initial Value 0	Cost Basis 0	Yield 7.50%			
		(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
1	55/50	106,963	0	0	0	106,963	0%
2	56/51	221,373	0	0	0	221,373	0%
3	57/52	343,749	0	0	0	343,749	0%
4	58/53	474,645	0	0	0	474,645	0%
5	59/54	614,655	0	0	0	614,655	0%
6	60/55	764,413	0	0	0	764,413	0%
7	61/56	924,598	0	0	0	924,598	0%
8	62/57	1,028,027	0	0	0	1,028,027	0%
9	63/58	1,099,603	0	0	0	1,099,603	0%
10	64/59	1,176,163	0	0	0	1,176,163	0%
11	65/60	1,258,053	0	0	0	1,258,053	0%
12	66/61	1,345,645	0	0	0	1,345,645	0%
13	67/62	1,439,336	0	0	0	1,439,336	0%
14	68/63	1,539,550	0	0	0	1,539,550	0%
15	69/64	1,646,741	0	0	0	1,646,741	0%
16	70/65	1,761,395	0	0	0	1,761,395	0%
17	71/66	1,884,032	0	0	0	1,884,032	0%
18	72/67	2,015,208	0	0	0	2,015,208	0%
19	73/68	2,155,517	0	0	0	2,155,517	0%
20	74/69	2,305,595	0	0	0	2,305,595	0%
21	75/70	2,466,122	0	0	0	2,466,122	0%
22	76/71	2,637,826	0	0	0	2,637,826	0%
23	77/72	2,821,485	0	0	0	2,821,485	0%
24	78/73	3,017,931	0	0	0	3,017,931	0%
25	79/74	3,228,054	0	0	0	3,228,054	0%
26	80/75	3,452,807	0	0	0	3,452,807	0%
27	81/76	3,693,209	0	0	0	3,693,209	0%
28	82/77	3,950,349	0	0	0	3,950,349	0%
29	83/78	4,225,392	0	0	0	4,225,392	0%
30	84/79	4,519,585	0	0	0	4,519,585	0%
31	85/80	4,834,261	0	0	0	4,834,261	0%
32	86/81	5,170,846	0	0	0	5,170,846	0%
33	87/82	5,530,866	0	0	0	5,530,866	0%
34	88/83	5,915,953	0	0	0	5,915,953	0%
35	89/84	6,327,851	0	0	0	6,327,851	0%
36	90/85	6,768,428	0	0	0	6,768,428	0%
37	91/86	7,239,680	0	0	0	7,239,680	0%
38	92/87	7,743,743	0	0	0	7,743,743	0%
39	93/88	8,282,901	0	0	0	8,282,901	0%
40	94/89	8,859,598	0	0	0	8,859,598	0%

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		Initial Value 0	Cost Basis 0	Yield 7.50%	(1)	(2)	(3)	(4)	(5)
		Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	95/90	9,476,448	0		0		0	9,476,448	0%
42	96/91	9,789,177	0		0		0	9,789,177	0%
43	97/92	9,881,271	0		0		0	9,881,271	0%
44	98/93	9,958,866	0		0		0	9,958,866	0%
45	99/94	10,020,325	0		0		0	10,020,325	0%