

Your Inputs

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Inputs

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The Roth Conversion Optimizer

Since the inception of Roth IRAs in 1997, investors and their financial advisors have tended to look at Roth savings as an "all or nothing" proposition. For years, the most common question asked by investors about Roth savings was "Am I better off with a Roth IRA or a Traditional IRA?"

With eligibility for Roth IRA conversions expanding dramatically as of January 1, 2010, it's time to reframe the Roth discussion.

Rather than asking "Am I better off with a Roth IRA or a Traditional IRA?", it's time for investors to begin asking their advisors

"How much of my retirement savings should I have allocated to Roth?"

The Roth Conversion Optimizer is designed to take Roth IRA conversion analysis to the next level. By helping you and your clients gain a better understanding of the fundamental relationship between several key variables, the Roth Conversion Optimizer helps you and your clients make better, more informed decisions about Roth allocation and diversification.

To begin the analysis, you must provide some basic information regarding the client and his or her spouse (if applicable).

Tax & Personal Information

Date of Birth (mm/dd/yyyy)
 Marital Status
 Spouse's Date of Birth (mm/dd/yyyy)
 Next Generation Beneficiary's Date of Birth (mm/dd/yyyy)
 Year of Projected Conversion 2011-12 tax option
 Projected Taxable Income in Year of Conversion

Retirement Assets Available for Possible Conversion

IRA Assets		
YOU	SPOUSE	
<input type="text" value="1000000"/>	<input type="text"/>	Aggregate Balance of All IRA Accounts
<input type="text"/>	<input type="text"/>	Total Non-Deductible IRA Basis

Investors should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus or an offering statement containing this and other information about any fund, please click on the Prospectuses link in the top navigation bar or call your plan's toll-free number. Read the prospectus or offering statement carefully before making any investment decisions.



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Please adjust the sliders below to model various assumptions.

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First Generation

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Future Rate of Return
6%

Consumption Start Year
2020

(Your Age: 70; Spouse Age: 70)

Future Tax Rate
35%

Consumption Number of Years
20 years

(To Your Age: 90; To Spouse Age: 90)

Outside Assets Available to Pay Conversion Tax
0%

Monthly Consumption Withdrawals
\$4,000

(=\$0)

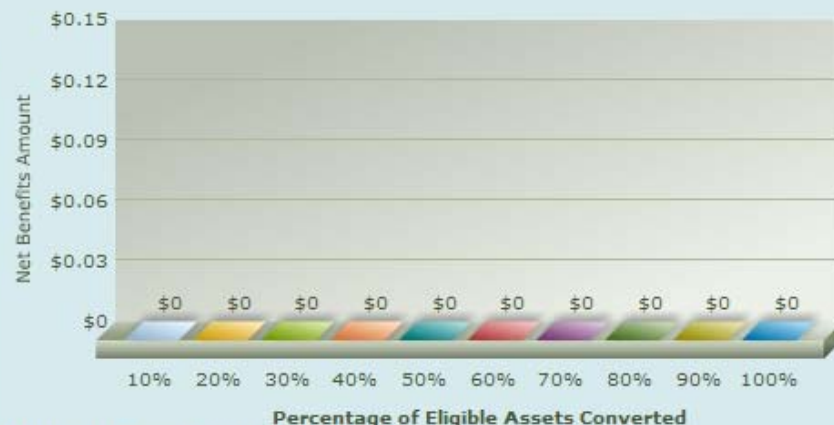
Next Generation

Future Tax Rate
35%

Monthly Consumption Withdrawals
\$4,000

Additional Inputs

Projected Net Benefit of Roth IRA Conversion



What is the "Net Projected Benefit"?

The "Net Projected Benefit" figures, displayed above, represent the hypothetical benefit that could potentially be derived from converting various levels of existing traditional IRA assets to a Roth IRA.

Example:

Variable	0% Conversion	30% Conversion
Projected Consumption for Gen. 1:	\$10	\$10
Projected Consumption for Gen 2:	\$25	\$25
Projected Residual Assets:	+ \$12	+ \$15
TOTAL:	\$47	\$50
Projected Net Benefit of 30% Conversion:	\$50 - \$47 = \$3	

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Future Rate of Return
6%

Consumption Start Year
2020

(Your Age: 70; Spouse Age: 70)

Future Tax Rate
35%

Consumption Number of Years
20 years

(To Your Age: 90; To Spouse Age: 90)

Outside Assets Available to Pay Conversion Tax
100%
(= \$371,000)

Monthly Consumption Withdrawals
\$0

Next Generation

Future Tax Rate
35%

Monthly Consumption Withdrawals
\$0

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Inputs Tutorial

Future Rate of Return
6%

Consumption Start Year
2020

(Your Age: 70; Spouse Age: 70)

Future Tax Rate
25%

Consumption Number of Years
20 years

(To Your Age: 90; To Spouse Age: 90)

Outside Assets Available to Pay Conversion Tax
0%

(=\$0)

Monthly Consumption Withdrawals
\$4,000

Next Generation

Future Tax Rate
25%

Monthly Consumption Withdrawals
\$4,000

Additional Inputs

Projected Net Benefit of Roth IRA Conversion



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Future Rate of Return
6%

Consumption Start Year
2020
(Your Age: 70; Spouse Age: 70)

Future Tax Rate
20%

Consumption Number of Years
20 years
(To Your Age: 90; To Spouse Age: 90)

Outside Assets Available to Pay Conversion Tax
50%
(= \$185,500)

Monthly Consumption Withdrawals
\$2,000

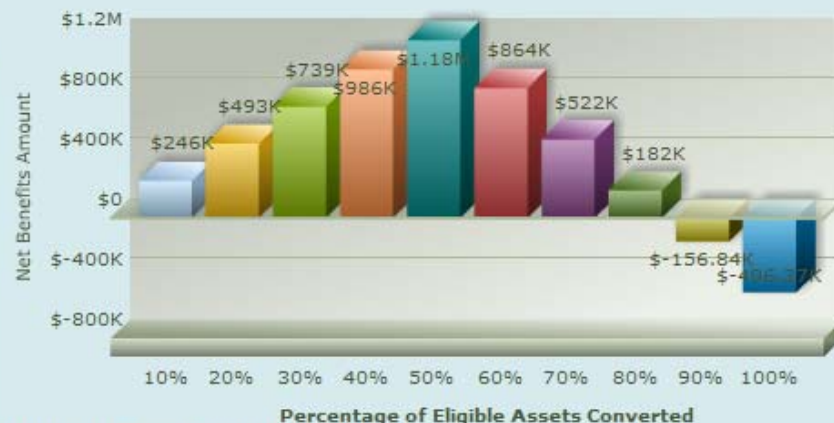
Next Generation

Future Tax Rate
20%

Monthly Consumption Withdrawals
\$2,000

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