

Wealth Analysis: Strategy 1 - Current Plan

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

For: Alex Demas & Ana Demas

Summary of Transfer Taxation of Retirement Plan Assets

Note from Bob: See Page 2, Column (4), Year 50, for the IRA values that begin Lexie's Inherited IRA.

		Plan Assets Initial Value 500,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	40/40	535,000	0	0	0	535,000	0%
2	41/41	572,450	0	0	0	572,450	0%
3	42/42	612,522	0	0	0	612,522	0%
4	43/43	655,399	0	0	0	655,399	0%
5	44/44	701,277	0	0	0	701,277	0%
6	45/45	750,366	0	0	0	750,366	0%
7	46/46	802,892	0	0	0	802,892	0%
8	47/47	859,094	0	0	0	859,094	0%
9	48/48	919,231	0	0	0	919,231	0%
10	49/49	983,577	0	0	0	983,577	0%
11	50/50	1,052,427	0	0	0	1,052,427	0%
12	51/51	1,126,097	0	0	0	1,126,097	0%
13	52/52	1,204,924	0	0	0	1,204,924	0%
14	53/53	1,289,269	0	0	0	1,289,269	0%
15	54/54	1,379,518	0	0	0	1,379,518	0%
16	55/55	1,476,084	0	0	0	1,476,084	0%
17	56/56	1,579,410	0	0	0	1,579,410	0%
18	57/57	1,689,969	0	0	0	1,689,969	0%
19	58/58	1,808,267	0	0	0	1,808,267	0%
20	59/59	1,934,846	0	0	0	1,934,846	0%
21	60/60	2,070,285	0	0	0	2,070,285	0%
22	61/61	2,215,205	0	0	0	2,215,205	0%
23	62/62	2,370,269	0	0	0	2,370,269	0%
24	63/63	2,536,188	0	0	0	2,536,188	0%
25	64/64	2,713,721	0	0	0	2,713,721	0%
26	65/65	2,903,681	0	0	0	2,903,681	0%
27	66/66	3,106,939	0	0	0	3,106,939	0%
28	67/67	3,324,425	0	0	0	3,324,425	0%
29	68/68	3,557,135	0	0	0	3,557,135	0%
30	69/69	3,806,134	0	0	0	3,806,134	0%
31	70/70	3,923,930	0	0	0	3,923,930	0%
32	71/71	4,040,167	0	0	0	4,040,167	0%
33	72/72	4,154,112	0	0	0	4,154,112	0%
34	73/73	4,264,944	0	0	0	4,264,944	0%
35	74/74	4,371,747	0	0	0	4,371,747	0%
36	75/75	4,473,500	0	0	0	4,473,500	0%
37	76/76	4,569,070	0	0	0	4,569,070	0%
38	77/77	4,658,296	0	0	0	4,658,296	0%
39	78/78	4,738,841	0	0	0	4,738,841	0%
40	79/79	4,810,532	0	0	0	4,810,532	0%

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Wealth Analysis: Strategy 1 - Current Plan

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For: Alex Demas & Ana Demas

Summary of Transfer Taxation of Retirement Plan Assets

Note from Bob: No income tax because I designated it a stretch IRA for Lexie's benefit.
 No estate tax because the estate is under the indexed lifetime estate tax exemption.

		Plan Assets Initial Value 500,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%				
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax	
41	80/80	4,872,014	0	0	0	4,872,014	0%	
42	81/81	4,921,822	0	0	0	4,921,822	0%	
43	82/82	4,958,376	0	0	0	4,958,376	0%	
44	83/83	4,979,974	0	0	0	4,979,974	0%	
45	84/84	4,984,793	0	0	0	4,984,793	0%	
46	85/85	4,973,342	0	0	0	4,973,342	0%	
47	86/86	4,944,067	0	0	0	4,944,067	0%	
48	87/87	4,895,364	0	0	0	4,895,364	0%	
49	88/88	4,747,723	0	0	0	4,747,723	0%	
50	89/89	4,470,813	0	0	0	4,470,813	0%	
51	90/90	4,156,242	0	0	0	4,156,242	0%	
52	91/91	3,800,826	0	0	0	3,800,826	0%	
53	92/92	3,401,138	0	0	0	3,401,138	0%	
54	93/93	2,953,501	0	0	0	2,953,501	0%	
55	94/94	2,453,958	0	0	0	2,453,958	0%	

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Wealth Analysis: Strategy 3 - Add Roth Conversion to Executive Bonus Plan

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

For: Alex Demas & Ana Demas

Summary of Transfer Taxation of Roth Defined Contribution Assets

Note from Bob: See Page 4, Year 50, for the Roth IRA values that begin Lexie's Inherited Roth IRA.

		Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	40/40	53,500	0	0	0	53,500	0%
2	41/41	110,745	0	0	0	110,745	0%
3	42/42	171,997	0	0	0	171,997	0%
4	43/43	237,537	0	0	0	237,537	0%
5	44/44	307,665	0	0	0	307,665	0%
6	45/45	382,702	0	0	0	382,702	0%
7	46/46	462,991	0	0	0	462,991	0%
8	47/47	548,900	0	0	0	548,900	0%
9	48/48	640,823	0	0	0	640,823	0%
10	49/49	739,181	0	0	0	739,181	0%
11	50/50	844,424	0	0	0	844,424	0%
12	51/51	957,034	0	0	0	957,034	0%
13	52/52	1,077,526	0	0	0	1,077,526	0%
14	53/53	1,206,453	0	0	0	1,206,453	0%
15	54/54	1,344,405	0	0	0	1,344,405	0%
16	55/55	1,476,083	0	0	0	1,476,083	0%
17	56/56	1,579,409	0	0	0	1,579,409	0%
18	57/57	1,689,968	0	0	0	1,689,968	0%
19	58/58	1,808,266	0	0	0	1,808,266	0%
20	59/59	1,934,845	0	0	0	1,934,845	0%
21	60/60	2,070,284	0	0	0	2,070,284	0%
22	61/61	2,215,204	0	0	0	2,215,204	0%
23	62/62	2,370,268	0	0	0	2,370,268	0%
24	63/63	2,536,187	0	0	0	2,536,187	0%
25	64/64	2,713,720	0	0	0	2,713,720	0%
26	65/65	2,903,680	0	0	0	2,903,680	0%
27	66/66	3,106,938	0	0	0	3,106,938	0%
28	67/67	3,324,424	0	0	0	3,324,424	0%
29	68/68	3,557,134	0	0	0	3,557,134	0%
30	69/69	3,806,133	0	0	0	3,806,133	0%
31	70/70	4,072,562	0	0	0	4,072,562	0%
32	71/71	4,357,641	0	0	0	4,357,641	0%
33	72/72	4,662,676	0	0	0	4,662,676	0%
34	73/73	4,989,063	0	0	0	4,989,063	0%
35	74/74	5,338,297	0	0	0	5,338,297	0%
36	75/75	5,711,978	0	0	0	5,711,978	0%
37	76/76	6,111,816	0	0	0	6,111,816	0%
38	77/77	6,539,643	0	0	0	6,539,643	0%
39	78/78	6,997,418	0	0	0	6,997,418	0%
40	79/79	7,487,237	0	0	0	7,487,237	0%

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Summary of Transfer Taxation of Roth Defined Contribution Assets

Note from Bob: No income tax because it is a Roth IRA that begin Lexie's Inherited Roth IRA.
 No estate tax because the estate is under the indexed lifetime estate tax exemption.

		Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
41	80/80	8,011,344	0	0	0	8,011,344	0%
42	81/81	8,572,138	0	0	0	8,572,138	0%
43	82/82	9,172,188	0	0	0	9,172,188	0%
44	83/83	9,814,241	0	0	0	9,814,241	0%
45	84/84	10,501,238	0	0	0	10,501,238	0%
46	85/85	11,236,325	0	0	0	11,236,325	0%
47	86/86	12,022,868	0	0	0	12,022,868	0%
48	87/87	12,864,469	0	0	0	12,864,469	0%
49	88/88	13,764,982	0	0	0	13,764,982	0%
50	89/89	14,728,531	0	0	0	14,728,531	0%
51	90/90	15,759,528	0	0	0	15,759,528	0%
52	91/91	16,862,695	0	0	0	16,862,695	0%
53	92/92	18,043,084	0	0	0	18,043,084	0%
54	93/93	19,306,100	0	0	0	19,306,100	0%
55	94/94	20,657,527	0	0	0	20,657,527	0%