

Preface

An inherited Roth IRA is an asset accumulation and distribution program that has been granted special tax consideration. It has the following characteristics:

Additional Contributions

There is no provision for additional contributions.

Tax Free Growth

As values grow, earnings are not subject to income tax.

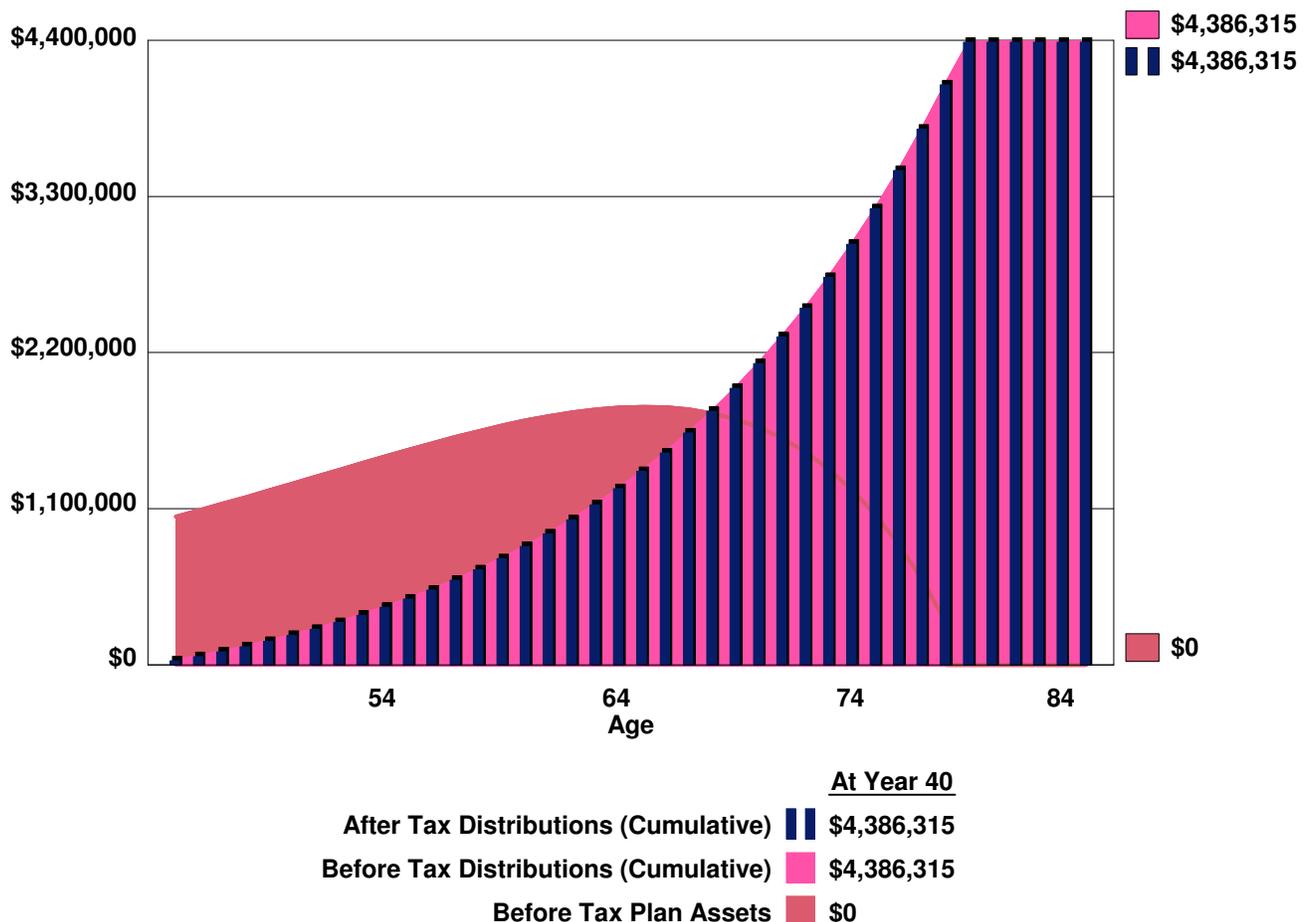
Tax Free Distributions

Distributions are income tax free.

Required Minimum Distributions

There are required minimum distributions from such plans based on age(s) of participants and IRS formulas.

As a result of the dynamic combination of tax free growth and tax free distributions, an inherited Roth IRA is an extraordinary financial instrument. The accompanying material should be helpful to you in analyzing the value of such a plan.



Note: All projections are based on client furnished data and assumptions.

Inherited Roth IRA

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

For: Tommy Barker

Distribution

		Current Value 1,000,000	Plan Yield 7.50%			
Year	Age	(1) Beginning of Year Balance in Plan Assets	(2) Before Tax IRS Required Minimum Distribution*	(3) Before Tax Scheduled Distribution	(4) After Tax Income from Scheduled Distribution	(5) Year End Plan Assets
1	45	1,000,000	28,653	28,653	28,653	1,044,198
2	46	1,044,198	30,802	30,802	30,802	1,089,401
3	47	1,089,401	33,112	33,112	33,112	1,135,510
4	48	1,135,510	35,596	35,596	35,596	1,182,408
5	49	1,182,408	38,266	38,266	38,266	1,229,953
6	50	1,229,953	41,136	41,136	41,136	1,277,978
7	51	1,277,978	44,221	44,221	44,221	1,326,289
8	52	1,326,289	47,537	47,537	47,537	1,374,658
9	53	1,374,658	51,103	51,103	51,103	1,422,822
10	54	1,422,822	54,935	54,935	54,935	1,470,478
11	55	1,470,478	59,055	59,055	59,055	1,517,280
12	56	1,517,280	63,485	63,485	63,485	1,562,829
13	57	1,562,829	68,246	68,246	68,246	1,606,677
14	58	1,606,677	73,364	73,364	73,364	1,648,312
15	59	1,648,312	78,867	78,867	78,867	1,687,153
16	60	1,687,153	84,782	84,782	84,782	1,722,549
17	61	1,722,549	91,140	91,140	91,140	1,753,765
18	62	1,753,765	97,976	97,976	97,976	1,779,973
19	63	1,779,973	105,324	105,324	105,324	1,800,247
20	64	1,800,247	113,223	113,223	113,223	1,813,551
21	65	1,813,551	121,715	121,715	121,715	1,818,724
22	66	1,818,724	130,843	130,843	130,843	1,814,472
23	67	1,814,472	140,657	140,657	140,657	1,799,351
24	68	1,799,351	151,206	151,206	151,206	1,771,756
25	69	1,771,756	162,546	162,546	162,546	1,729,901
26	70	1,729,901	174,737	174,737	174,737	1,671,801
27	71	1,671,801	187,843	187,843	187,843	1,595,255
28	72	1,595,255	201,931	201,931	201,931	1,497,823
29	73	1,497,823	217,076	217,076	217,076	1,376,803
30	74	1,376,803	233,356	233,356	233,356	1,229,206
			2,962,733	2,962,733	2,962,733	

*Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).

Plan results are hypothetical only. Actual results will vary due to changes in contributions and withdrawals, income tax brackets, and investment performance.

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Distribution

		Current Value 1,000,000		Plan Yield 7.50%			
Year	Age	(1) Beginning of Year Balance in Plan Assets	(2) Before Tax IRS Required Minimum Distribution*	(3) Before Tax Scheduled Distribution	(4) After Tax Income from Scheduled Distribution	(5) Year End Plan Assets	
31	75	1,229,206	250,858	250,858	250,858	1,051,724	
32	76	1,051,724	269,673	269,673	269,673	840,705	
33	77	840,705	289,898	289,898	289,898	592,117	
34	78	592,117	311,641	311,641	311,641	301,512	
35	79	301,512	301,512	301,512	301,512	0	
36	80	0	0	0	0	0	
37	81	0	0	0	0	0	
38	82	0	0	0	0	0	
39	83	0	0	0	0	0	
40	84	0	0	0	0	0	
			<u>4,386,315</u>	<u>4,386,315</u>	<u>4,386,315</u>		

*Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).

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Inherited Roth IRA

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Summary Analysis at age 84



Note: All projections are based on client furnished data and assumptions.

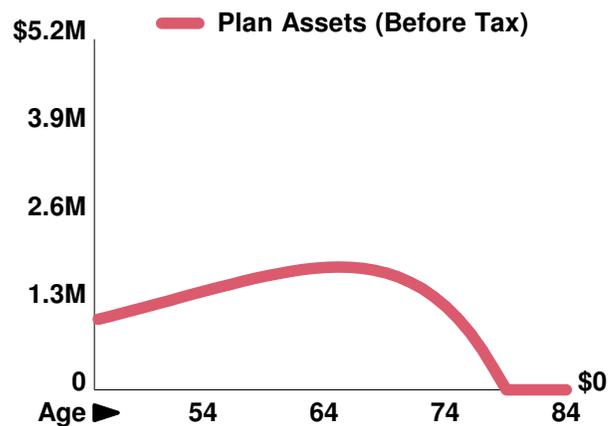
Inherited Roth IRA

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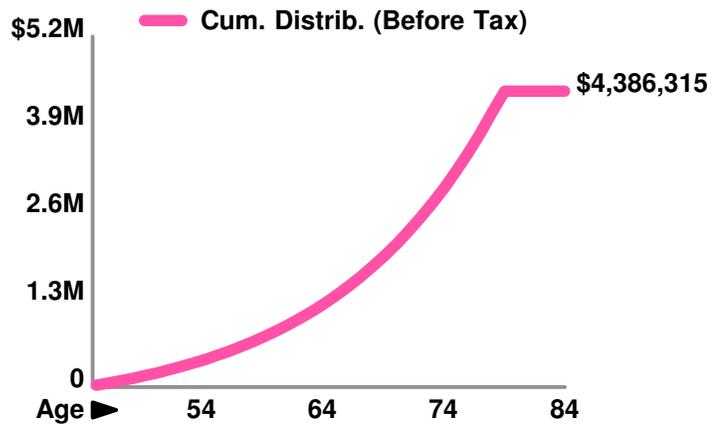
For: Tommy Barker

Distribution

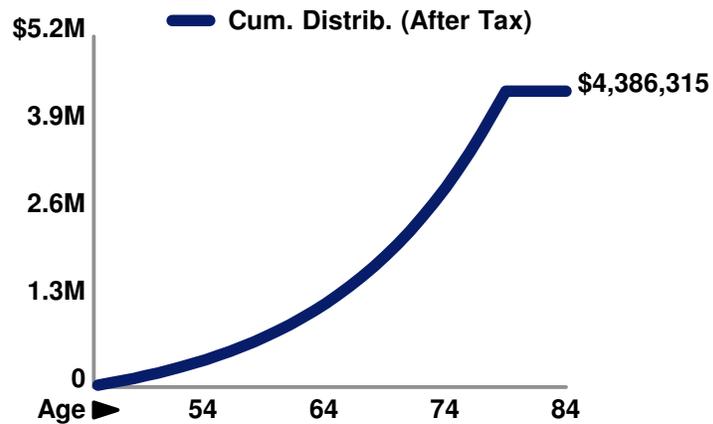
**Plan Assets
(Before Tax)**



**Cumulative Distributions
(Before Tax)**



**Cumulative Distributions
(After Tax)**



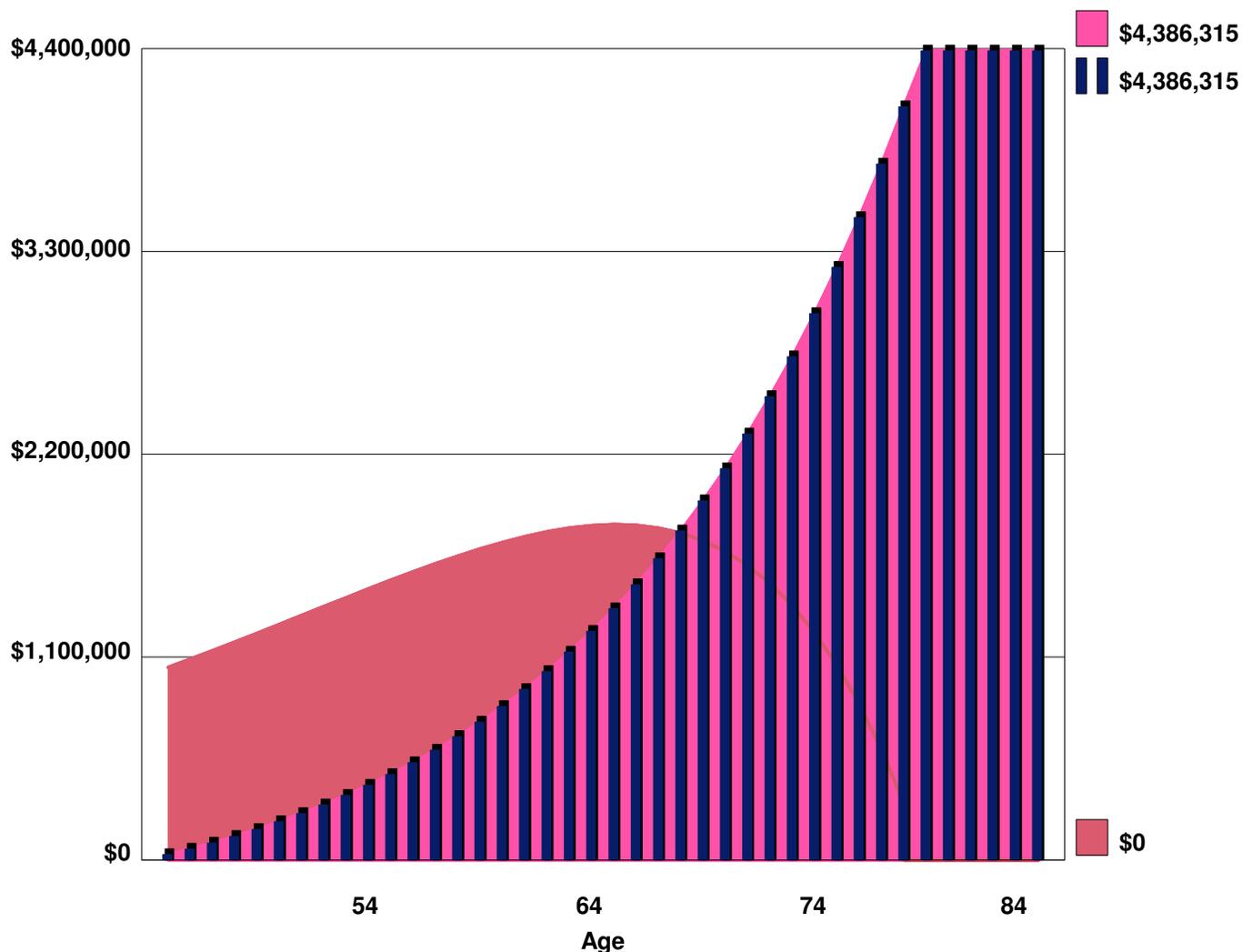
Note: All projections are based on client furnished data and assumptions.

Inherited Roth IRA

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For: Tommy Barker

Distribution Summary



	At Year 40
After Tax Distributions (Cumulative)	\$4,386,315
Before Tax Distributions (Cumulative)	\$4,386,315
Before Tax Plan Assets	\$0

Note: All projections are based on client furnished data and assumptions.