

Exhibit 1
No Roth IRA Conversion

**Assuming Retirement at Age 65, Annual Distributions of \$30,000 Increasing by 3% to Pay for Living Expenses
Plus Additional Distributions to Pay for Income Tax Liability Attributable to IRA Withdrawals at an Assumed Rate of 30%
With Required Minimum Distributions From Contributory IRA Account Beginning at Age 70-1/2
Assumed Earnings of 2% on Nonretirement Investment Account and 6% on Contributory IRA Account
And Assuming No Capital Gains in Connection With Withdrawals From Nonretirement Investment Account**

| Age | Nonretirement Investment Account | | | | Contributory IRA Account | | | | Total Investments |
|-----|----------------------------------|----------|-------------|---------|--------------------------|----------|-------------|---------|-------------------|
| | Beginning | Earnings | Withdrawals | Ending | Beginning | Earnings | Withdrawals | Ending | |
| 50 | 200,000 | 4,000 | 0 | 204,000 | 200,000 | 12,000 | 0 | 212,000 | 416,000 |
| 51 | 204,000 | 4,080 | 0 | 208,080 | 212,000 | 12,720 | 0 | 224,720 | 432,800 |
| 52 | 208,080 | 4,162 | 0 | 212,242 | 224,720 | 13,483 | 0 | 238,203 | 450,445 |
| 53 | 212,242 | 4,245 | 0 | 216,486 | 238,203 | 14,292 | 0 | 252,495 | 468,982 |
| 54 | 216,486 | 4,330 | 0 | 220,816 | 252,495 | 15,150 | 0 | 267,645 | 488,461 |
| 55 | 220,816 | 4,416 | 0 | 225,232 | 267,645 | 16,059 | 0 | 283,704 | 508,936 |
| 56 | 225,232 | 4,505 | 0 | 229,737 | 283,704 | 17,022 | 0 | 300,726 | 530,463 |
| 57 | 229,737 | 4,595 | 0 | 234,332 | 300,726 | 18,044 | 0 | 318,770 | 553,101 |
| 58 | 234,332 | 4,687 | 0 | 239,019 | 318,770 | 19,126 | 0 | 337,896 | 576,914 |
| 59 | 239,019 | 4,780 | 0 | 243,799 | 337,896 | 20,274 | 0 | 358,170 | 601,968 |
| 60 | 243,799 | 4,876 | 0 | 248,675 | 358,170 | 21,490 | 0 | 379,660 | 628,335 |
| 61 | 248,675 | 4,973 | 0 | 253,648 | 379,660 | 22,780 | 0 | 402,439 | 656,088 |
| 62 | 253,648 | 5,073 | 0 | 258,721 | 402,439 | 24,146 | 0 | 426,586 | 685,307 |
| 63 | 258,721 | 5,174 | 0 | 263,896 | 426,586 | 25,595 | 0 | 452,181 | 716,077 |
| 64 | 263,896 | 5,278 | 0 | 269,174 | 452,181 | 27,131 | 0 | 479,312 | 748,485 |
| 65 | 269,174 | 5,383 | 30,000 | 244,557 | 479,312 | 28,759 | 0 | 508,070 | 752,627 |
| 66 | 244,557 | 4,891 | 30,900 | 218,548 | 508,070 | 30,484 | 0 | 538,555 | 757,103 |
| 67 | 218,548 | 4,371 | 31,827 | 191,092 | 538,555 | 32,313 | 0 | 570,868 | 761,960 |
| 68 | 191,092 | 3,822 | 32,782 | 162,132 | 570,868 | 34,252 | 0 | 605,120 | 767,252 |
| 69 | 162,132 | 3,243 | 33,765 | 131,610 | 605,120 | 36,307 | 0 | 641,427 | 773,037 |
| 70 | 131,610 | 2,632 | 18,391 | 115,850 | 641,427 | 38,486 | 23,410 | 656,503 | 772,353 |
| 71 | 115,850 | 2,317 | 18,480 | 99,687 | 656,503 | 39,390 | 24,774 | 671,119 | 770,807 |
| 72 | 99,687 | 1,994 | 18,545 | 83,136 | 671,119 | 40,267 | 26,216 | 685,171 | 768,307 |
| 73 | 83,136 | 1,663 | 18,585 | 66,213 | 685,171 | 41,110 | 27,740 | 698,542 | 764,755 |
| 74 | 66,213 | 1,324 | 18,598 | 48,940 | 698,542 | 41,912 | 29,350 | 711,104 | 760,043 |
| 75 | 48,940 | 979 | 18,581 | 31,338 | 711,104 | 42,666 | 31,053 | 722,717 | 754,055 |
| 76 | 31,338 | 627 | 18,531 | 13,433 | 722,717 | 43,363 | 32,851 | 733,229 | 746,663 |
| 77 | 13,433 | 269 | 12,832 | 870 | 733,229 | 43,994 | 42,773 | 734,450 | 735,320 |
| 78 | 870 | 17 | 887 | 0 | 734,450 | 44,067 | 57,273 | 721,245 | 721,245 |
| 79 | 0 | 0 | 0 | 0 | 721,245 | 43,275 | 58,991 | 705,528 | 705,528 |
| 80 | 0 | 0 | 0 | 0 | 705,528 | 42,332 | 60,761 | 687,099 | 687,099 |
| 81 | 0 | 0 | 0 | 0 | 687,099 | 41,226 | 62,584 | 665,742 | 665,742 |
| 82 | 0 | 0 | 0 | 0 | 665,742 | 39,945 | 64,461 | 641,225 | 641,225 |
| 83 | 0 | 0 | 0 | 0 | 641,225 | 38,474 | 66,395 | 613,304 | 613,304 |
| 84 | 0 | 0 | 0 | 0 | 613,304 | 36,798 | 68,387 | 581,715 | 581,715 |
| 85 | 0 | 0 | 0 | 0 | 581,715 | 34,903 | 70,438 | 546,180 | 546,180 |