

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