

**Exhibit 2**  
**Roth IRA Conversion**

Assuming Retirement at Age 65, Annual Distributions of \$30,000 Increasing by 3% to Pay for Living Expenses  
Annual Roth IRA Conversions Beginning at Age 50 Through Age 53 of \$50,000 With Conversion of Balance of Account at Age 54  
With Income Taxes on Roth IRA Conversion at Assumed Rate of 30% Paid From Nonretirement Investment Account  
Assumed Earnings of 2% on Nonretirement Investment Account and 6% on Contributory and Roth IRA Accounts  
And Assuming No Capital Gains in Connection With Withdrawals From Nonretirement Investment Account

Age	Nonretirement Investment Account				Contributory IRA Account				Roth IRA Account					Total Investments
	Beginning	Earnings	Withdrawals	Ending	Beginning	Earnings	Withdrawals	Ending	Beginning	Earnings	Additions	Withdrawals	Ending	
50	200,000	4,000	15,000	189,000	200,000	12,000	50,000	162,000	0	0	50,000	0	50,000	401,000
51	189,000	3,780	15,000	177,780	162,000	9,720	50,000	121,720	50,000	3,000	50,000	0	103,000	402,500
52	177,780	3,556	15,000	166,336	121,720	7,303	50,000	79,023	103,000	6,180	50,000	0	159,180	404,539
53	166,336	3,327	15,000	154,662	79,023	4,741	50,000	33,765	159,180	9,551	50,000	0	218,731	407,158
54	154,662	3,093	10,737	147,018	33,765	2,026	35,790	0	218,731	13,124	35,790	0	267,645	414,664
55	147,018	2,940	0	149,959	0	0	0	0	267,645	16,059	0	0	283,704	433,663
56	149,959	2,999	0	152,958	0	0	0	0	283,704	17,022	0	0	300,726	453,684
57	152,958	3,059	0	156,017	0	0	0	0	300,726	18,044	0	0	318,770	474,787
58	156,017	3,120	0	159,137	0	0	0	0	318,770	19,126	0	0	337,896	497,033
59	159,137	3,183	0	162,320	0	0	0	0	337,896	20,274	0	0	358,170	520,490
60	162,320	3,246	0	165,567	0	0	0	0	358,170	21,490	0	0	379,660	545,226
61	165,567	3,311	0	168,878	0	0	0	0	379,660	22,780	0	0	402,439	571,317
62	168,878	3,378	0	172,256	0	0	0	0	402,439	24,146	0	0	426,586	598,841
63	172,256	3,445	0	175,701	0	0	0	0	426,586	25,595	0	0	452,181	627,881
64	175,701	3,514	0	179,215	0	0	0	0	452,181	27,131	0	0	479,312	658,526
65	179,215	3,584	30,000	152,799	0	0	0	0	479,312	28,759	0	0	508,070	660,869
66	152,799	3,056	30,900	124,955	0	0	0	0	508,070	30,484	0	0	538,555	663,509
67	124,955	2,499	31,827	95,627	0	0	0	0	538,555	32,313	0	0	570,868	666,495
68	95,627	1,913	32,782	64,758	0	0	0	0	570,868	34,252	0	0	605,120	669,878
69	64,758	1,295	33,765	32,288	0	0	0	0	605,120	36,307	0	0	641,427	673,715
70	32,288	646	32,933	0	0	0	0	0	641,427	38,486	0	1,845	678,068	678,068
71	0	0	0	0	0	0	0	0	678,068	40,684	0	35,821	682,931	682,931
72	0	0	0	0	0	0	0	0	682,931	40,976	0	36,896	687,010	687,010
73	0	0	0	0	0	0	0	0	687,010	41,221	0	38,003	690,228	690,228
74	0	0	0	0	0	0	0	0	690,228	41,414	0	39,143	692,499	692,499
75	0	0	0	0	0	0	0	0	692,499	41,550	0	40,317	693,732	693,732
76	0	0	0	0	0	0	0	0	693,732	41,624	0	41,527	693,829	693,829
77	0	0	0	0	0	0	0	0	693,829	41,630	0	42,773	692,686	692,686
78	0	0	0	0	0	0	0	0	692,686	41,561	0	44,056	690,191	690,191
79	0	0	0	0	0	0	0	0	690,191	41,411	0	45,377	686,226	686,226
80	0	0	0	0	0	0	0	0	686,226	41,174	0	46,739	680,660	680,660
81	0	0	0	0	0	0	0	0	680,660	40,840	0	48,141	673,359	673,359
82	0	0	0	0	0	0	0	0	673,359	40,402	0	49,585	664,175	664,175
83	0	0	0	0	0	0	0	0	664,175	39,851	0	51,073	652,953	652,953
84	0	0	0	0	0	0	0	0	652,953	39,177	0	52,605	639,526	639,526
85	0	0	0	0	0	0	0	0	639,526	38,372	0	54,183	623,714	623,714