

Exhibit 3

Projected Increase (Decrease) in Total Investments With Roth IRA Conversion vs. No Roth IRA Conversion

Age	No Roth IRA Conversion				Roth IRA Conversion				Increase (Decrease)
	Nontrmt.	Cont. IRA	Roth IRA	Total	Nontrmt.	Cont. IRA	Roth IRA	Total	
50	204,000	212,000	0	416,000	189,000	162,000	50,000	401,000	-15,000
51	208,080	224,720	0	432,800	177,780	121,720	103,000	402,500	-30,300
52	212,242	238,203	0	450,445	166,336	79,023	159,180	404,539	-45,906
53	216,486	252,495	0	468,982	154,662	33,765	218,731	407,158	-61,824
54	220,816	267,645	0	488,461	147,018	0	267,645	414,664	-73,798
55	225,232	283,704	0	508,936	149,959	0	283,704	433,663	-75,274
56	229,737	300,726	0	530,463	152,958	0	300,726	453,684	-76,779
57	234,332	318,770	0	553,101	156,017	0	318,770	474,787	-78,315
58	239,019	337,896	0	576,914	159,137	0	337,896	497,033	-79,881
59	243,799	358,170	0	601,968	162,320	0	358,170	520,490	-81,479
60	248,675	379,660	0	628,335	165,567	0	379,660	545,226	-83,108
61	253,648	402,439	0	656,088	168,878	0	402,439	571,317	-84,770
62	258,721	426,586	0	685,307	172,256	0	426,586	598,841	-86,466
63	263,896	452,181	0	716,077	175,701	0	452,181	627,881	-88,195
64	269,174	479,312	0	748,485	179,215	0	479,312	658,526	-89,959
65	244,557	508,070	0	752,627	152,799	0	508,070	660,869	-91,758
66	218,548	538,555	0	757,103	124,955	0	538,555	663,509	-93,593
67	191,092	570,868	0	761,960	95,627	0	570,868	666,495	-95,465
68	162,132	605,120	0	767,252	64,758	0	605,120	669,878	-97,375
69	131,610	641,427	0	773,037	32,288	0	641,427	673,715	-99,322
70	115,850	656,503	0	772,353	0	0	678,068	678,068	-94,286
71	99,687	671,119	0	770,807	0	0	682,931	682,931	-87,876
72	83,136	685,171	0	768,307	0	0	687,010	687,010	-81,297
73	66,213	698,542	0	764,755	0	0	690,228	690,228	-74,527
74	48,940	711,104	0	760,043	0	0	692,499	692,499	-67,544
75	31,338	722,717	0	754,055	0	0	693,732	693,732	-60,323
76	13,433	733,229	0	746,663	0	0	693,829	693,829	-52,834
77	870	734,450	0	735,320	0	0	692,686	692,686	-42,634
78	0	721,245	0	721,245	0	0	690,191	690,191	-31,053
79	0	705,528	0	705,528	0	0	686,226	686,226	-19,303
80	0	687,099	0	687,099	0	0	680,660	680,660	-6,439
81	0	665,742	0	665,742	0	0	673,359	673,359	7,617
82	0	641,225	0	641,225	0	0	664,175	664,175	22,950
83	0	613,304	0	613,304	0	0	652,953	652,953	39,649
84	0	581,715	0	581,715	0	0	639,526	639,526	57,810
85	0	546,180	0	546,180	0	0	623,714	623,714	77,534