

**HYPOTHETICAL ROTH IRA CONVERSION STRATEGY**

Assuming SEP-IRA With Annual Contributions of \$20,000 Through Age 65

And Assuming Deferral of Income Taxation of 2010 Roth IRA Conversion to 2011 and 2012

Year	Age	SEP-IRA Beginning Of Year	Roth IRA Conversions	Earnings @ 5%	Contributions	SEP-IRA End Of Year
2010	50	400,000	160,000	12,000	20,000	272,000
2011	51	272,000	0	13,600	20,000	305,600
2012	52	305,600	0	15,280	20,000	340,880
2013	53	340,880	45,000	14,794	20,000	330,674
2014	54	330,674	45,000	14,284	20,000	319,958
2015	55	319,958	45,000	13,748	20,000	308,706
2016	56	308,706	45,000	13,185	20,000	296,891
2017	57	296,891	45,000	12,595	20,000	284,486
2018	58	284,486	45,000	11,974	20,000	271,460
2019	59	271,460	45,000	11,323	20,000	257,783
2020	60	257,783	45,000	10,639	20,000	243,422
2021	61	243,422	45,000	9,921	20,000	228,343
2022	62	228,343	45,000	9,167	20,000	212,510
2023	63	212,510	45,000	8,376	20,000	195,886
2024	64	195,886	45,000	7,544	20,000	178,430
2025	65	178,430	45,000	6,671	20,000	160,101
2026	66	160,101	45,000	5,755	0	120,856
2027	67	120,856	45,000	3,793	0	79,649
2028	68	79,649	45,000	1,732	0	36,381
2029	69	36,381	36,381	0	0	0
<b>Totals</b>			<b>916,381</b>	<b>196,381</b>	<b>320,000</b>	