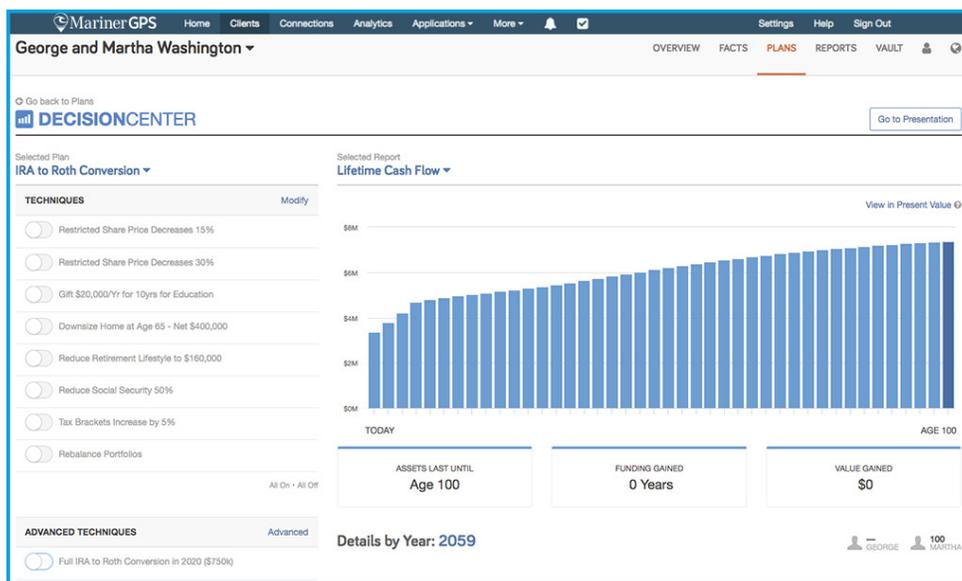


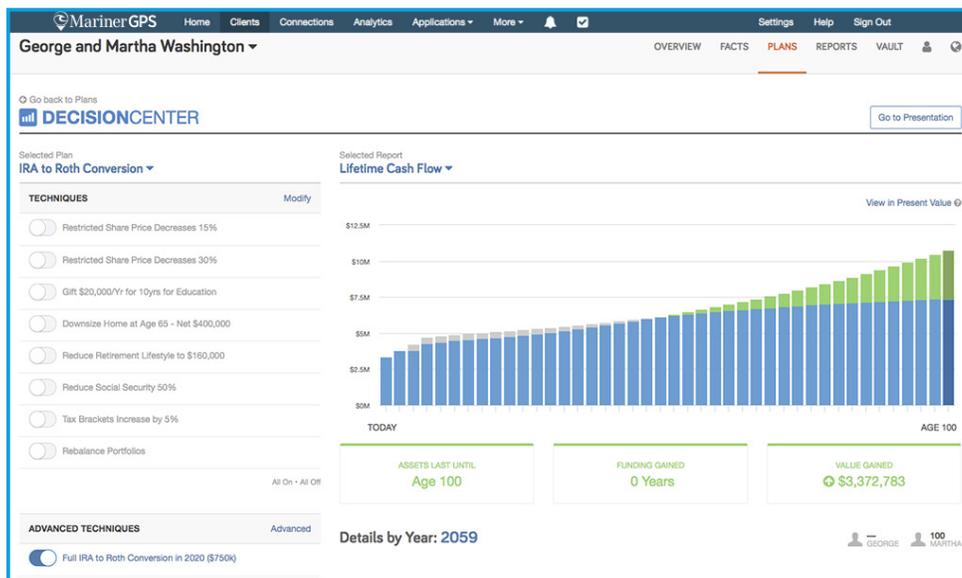
TRADITIONAL IRA TO ROTH IRA CONVERSION IMPACT

The MarinerGPS Decision Center provides unique insight into your portfolio and allows you to manipulate a wide range of variables to determine possible outcomes.

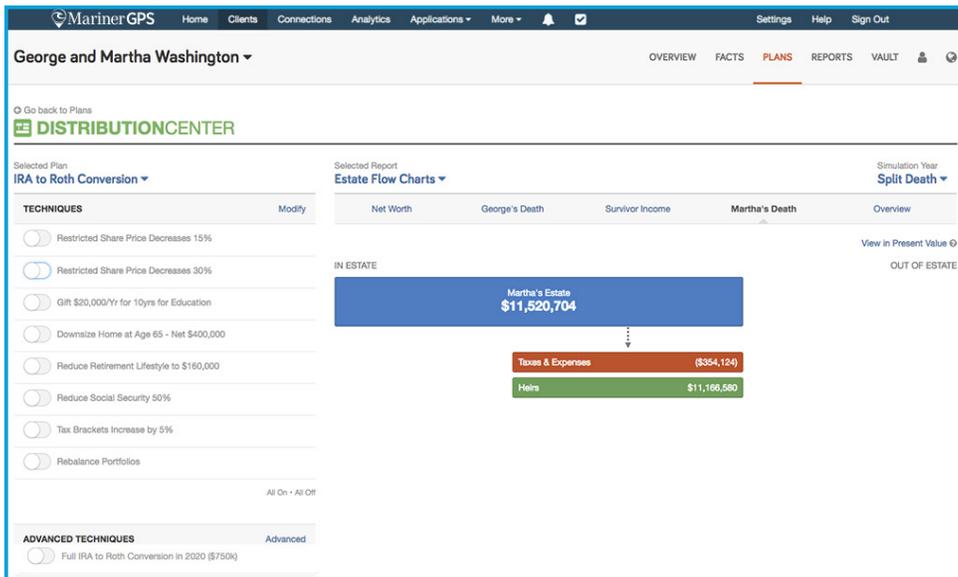
In this example, MarinerGPS illustrates the possible impact of a traditional to Roth IRA conversion. George Washington is 61 years old, is married to Martha and has a traditional IRA valued at \$750,000.



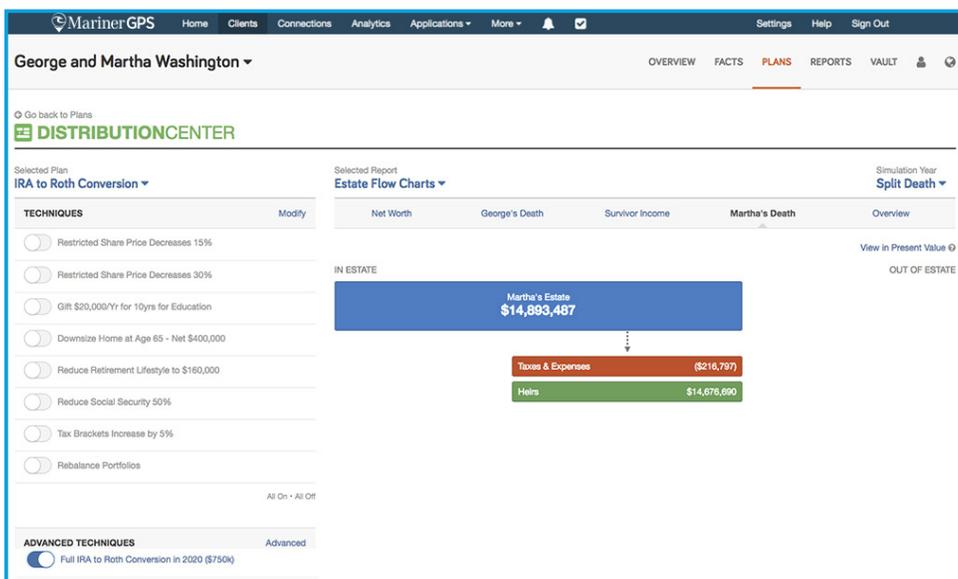
The first projection illustrates George and Martha's projected cash flows if they keep the proceeds in the IRA and begin taking required minimum distributions (RMDs) when George reaches age 70 ½.



The second projection illustrates the impact of fully converting the traditional IRA to a Roth IRA in 2020. The gray area on the left side of the projection shows the early tax impact of making the conversion. The larger cash flow later in life is illustrated by the green on the right side of the projection.



Equally as important is the impact to George and Martha's estate planning. These charts illustrate any remaining assets that will pass along to their beneficiaries following Martha's death. Without a Roth Conversion, as shown in the first Estate Flow Chart, a significant portion of the Washington's estate will remain in a Traditional IRA, thereby causing taxes to be paid by the designated beneficiaries at Martha's death on any distributions received.



Following the conversion to a Roth IRA however, shown in the bottom Flow Chart, any tax liability for distributions at Martha's death would no longer apply. Not only is her estate larger having had time to grow in her Roth IRA, but the taxes and expenses section is much lower due to the tax advantages of the Roth IRA.



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