



# Qualified Plan Concepts

Convert to Roth IRA at Death

## Household Information

PERSON A

\_\_\_\_\_  
First Name Last Name

Male

Female

\_\_\_\_\_  
Date of Birth

Married

PERSON B

\_\_\_\_\_  
First Name Last Name

Male

Female

\_\_\_\_\_  
Date of Birth

ADDRESS

\_\_\_\_\_  
Street

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Home Phone Work Phone Email Address

## Retirement Plan Information

Enter contributions and distributions as annual amounts.

### IRA Owner

Client A     Client B

Current Balance	Balance "As of" Date	Interest Rate (max 12%)	Future Interest Rate (optional)
\$	/ /	%	%

If future interest rate is used, when should it be applied? (choose one)

In Calendar Year \_\_\_\_\_     At Client A's age \_\_\_\_\_     At Client B's age \_\_\_\_\_

Employee Contributions	Employer Contributions	Contributions Increase Annually by
\$	\$	%

Contributions should continue until? (choose one)

# of Years \_\_\_\_\_     In Calendar Year \_\_\_\_\_     At Client A's age \_\_\_\_\_     At Client B's age \_\_\_\_\_

## Additional Information

Additional information used to calculate estate planning consequences of this analysis, including estate taxes, if applicable.

Total Other Assets (non-qualified)	Growth Rate (max 12%)
\$	%

Income Tax Rate	Future Income Tax Rate (optional)	Income Tax Rate for Non-Spouse Beneficiaries
%	%	%

If future tax rate is used, when should it be applied? (choose one)

- In Calendar Year \_\_\_\_\_
  At Client A's age \_\_\_\_\_
  At Client B's age \_\_\_\_\_

## Desired Distributions from the Retirement Plan

### Use Life Insurance to Pay Taxes on Conversion

Death Benefit	Premium	Insured	Premium Frequency	Continue Until
\$	\$	<input type="radio"/> Client A <input type="radio"/> Client B	<input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly <input type="radio"/> Monthly	<input type="radio"/> Never Ends <input type="radio"/> Client A's age _____ <input type="radio"/> Client B's age _____ <input type="radio"/> # of Years _____ <input type="radio"/> Calendar Year _____ <input type="radio"/> One Time

## Conversion Information

Assume Conversion:

- Next Month
  In Calendar Year \_\_\_\_\_
  At Client A's age \_\_\_\_\_
  At Client B's age \_\_\_\_\_

Impact