

DYNAMIC CASH FLOW ILLUSTRATION

John and Jane Sample		State of Residence: New York (NY)									
INCOME SOURCE		2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
JOHN'S AGE AT YEAR END		69	70	71	72	73	74	75	76	77	78
JANE'S AGE AT YEAR END		69	70	71	72	73	74	75	76	77	78
Private or Nonresident State Gov Pension - Jane	\$	56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400
Social Security - John	\$	30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473	\$ 33,122	\$ 33,785	\$ 34,461	\$ 35,150	\$ 35,853
Social Security - Jane	\$	34,800	\$ 35,496	\$ 36,206	\$ 36,930	\$ 37,669	\$ 38,422	\$ 39,190	\$ 39,974	\$ 40,774	\$ 41,589
TOTAL INCOME	\$	121,200	\$ 122,496	\$ 123,818	\$ 125,166	\$ 126,542	\$ 127,944	\$ 129,375	\$ 130,835	\$ 132,324	\$ 133,842
Lifestyle Expenses (Excl. Taxes)	\$	144,000	\$ 148,320	\$ 152,770	\$ 157,353	\$ 162,073	\$ 166,935	\$ 171,944	\$ 177,102	\$ 182,415	\$ 187,887
Estimated Medicare Premiums	\$	4,193	\$ 4,193	\$ 4,193	\$ 4,193	\$ 4,193	\$ 4,193	\$ 6,180	\$ 6,180	\$ 9,185	\$ 9,185
Addition to, or Reduction in Expense	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expenses (Excl. Taxes)	\$	148,193	\$ 152,513	\$ 156,962	\$ 161,545	\$ 166,266	\$ 171,128	\$ 178,124	\$ 183,282	\$ 191,600	\$ 197,072
Taxes (Est.)	\$	20,200	\$ 20,800	\$ 27,000	\$ 27,600	\$ 51,300	\$ 53,800	\$ 56,700	\$ 59,400	\$ 62,400	\$ 65,300
TOTAL EXPENSES (INCL. TAXES)	\$	168,393	\$ 173,313	\$ 183,962	\$ 189,145	\$ 217,566	\$ 224,928	\$ 234,824	\$ 242,682	\$ 254,000	\$ 262,372
SURPLUS / (SHORTFALL)	\$	(47,193)	\$ (50,817)	\$ (60,144)	\$ (63,979)	\$ (91,024)	\$ (96,984)	\$ (105,448)	\$ (111,847)	\$ (121,676)	\$ (128,530)
Total Beginning Portfolio Value	\$	3,835,973	\$ 3,978,219	\$ 4,123,773	\$ 4,266,809	\$ 4,412,972	\$ 4,538,045	\$ 4,663,114	\$ 4,785,549	\$ 4,907,387	\$ 5,024,996
Cash Accounts	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxable Investment Accts	\$	1,959,887	\$ 2,008,329	\$ 2,055,388	\$ 2,095,005	\$ 2,132,577	\$ 2,233,986	\$ 2,338,725	\$ 2,444,153	\$ 2,552,654	\$ 2,660,494
Tax-Deferred Accounts	\$	1,876,086	\$ 1,969,890	\$ 2,068,385	\$ 2,171,804	\$ 2,280,394	\$ 2,304,059	\$ 2,324,389	\$ 2,341,396	\$ 2,354,733	\$ 2,364,502
Tax-Free Accounts	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ESTIMATED PORTFOLIO WITHDRAWAL RATE (excl. annuity distributions)		1.2%	1.3%	1.5%	1.5%	2.1%	2.1%	2.3%	2.3%	2.5%	2.6%
SURPLUS SAVINGS / (SHORTFALL) SOURCING		2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
(Savings)/Shortfall	\$	47,193	\$ 50,817	\$ 60,144	\$ 63,979	\$ 91,024	\$ 96,984	\$ 105,448	\$ 111,847	\$ 121,676	\$ 128,530
Non-retirement - Brokerage Accounts Est.	\$	(47,193)	\$ (50,817)	\$ (60,144)	\$ (63,979)	\$ (4,972)	\$ (6,629)	\$ (10,961)	\$ (13,054)	\$ (18,849)	\$ (21,053)
RMD (excl. annuity dist.) - John	\$	-	\$ -	\$ -	\$ -	\$ (86,053)	\$ (90,355)	\$ (94,487)	\$ (98,793)	\$ (102,827)	\$ (107,477)
Est. RMD (excl. annuity dist.) - Jane	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Deferred Distrib. (non-RMDs) - John	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Deferred Distrib. (non-RMDs) - Jane	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Free Accounts	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SURPLUS / (SHORTFALL)	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CAPITAL GAINS		2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Non-Qualified Sales Proceeds	\$	47,193	\$ 50,817	\$ 60,144	\$ 63,979	\$ 4,972	\$ 6,629	\$ 10,961	\$ 13,054	\$ 18,849	\$ 21,053
Cost Basis	\$	35,395	\$ 38,113	\$ 45,108	\$ 47,984	\$ 3,729	\$ 4,971	\$ 8,221	\$ 9,790	\$ 14,137	\$ 15,790
TOTAL CAPITAL GAINS	\$	11,798	\$ 12,704	\$ 15,036	\$ 15,995	\$ 1,243	\$ 1,657	\$ 2,740	\$ 3,263	\$ 4,712	\$ 5,263
ROTH CONVERSIONS		2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Roth Conversions - John	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Roth Conversions - Jane	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ROTH CONVERSIONS	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TAX METRICS											
AGI	\$	162,476	\$ 165,452	\$ 169,849	\$ 172,746	\$ 245,967	\$ 253,905	\$ 262,431	\$ 270,609	\$ 279,527	\$ 288,176
Taxable Income	\$	130,176	\$ 133,152	\$ 142,249	\$ 145,146	\$ 218,367	\$ 226,305	\$ 234,831	\$ 243,009	\$ 251,927	\$ 260,576
Marginal Ordinary Income Tax Rate		22%	22%	25%	25%	28%	28%	28%	28%	28%	28%
Marginal Capital Gains		15.0%	15.0%	15.0%	15.0%	15.0%	18.8%	18.8%	18.8%	18.8%	18.8%
Effective Tax Rate		13%	13%	16%	16%	20%	21%	21%	21%	21%	22%
Cumulative Tax Paid	\$	20,200	\$ 41,000	\$ 68,000	\$ 95,600	\$ 146,900	\$ 200,700	\$ 257,400	\$ 316,800	\$ 379,200	\$ 444,500

FOR ILLUSTRATION PURPOSES ONLY

Securities offered through LPL Financial, member FINRA/SIPC. Advisory services offered through Wealth Enhancement Advisory Services, LLC, a registered investment advisor. Wealth Enhancement Group and Wealth Enhancement Advisory Services are separate entities from LPL Financial. Wealth Enhancement Group is a registered trademark of Wealth Enhancement Group, LLC.

Version 2023.12.19

DYNAMIC CASH FLOW ILLUSTRATION

John and Jane Sample	State of Residence: New York (NY)										January-24
INCOME SOURCE	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	
JOHN'S AGE AT YEAR END	79	80	81	82	83	84	85	86	87	88	
JANE'S AGE AT YEAR END	79	80	81	82	83	84	85	86	87	88	
Private or Nonresident State Gov Pension - Jane	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	
Social Security - John	\$ 36,570	\$ 37,301	\$ 38,047	\$ 38,808	\$ 39,584	\$ 40,376	\$ 41,184	\$ 42,007	\$ 42,847	\$ 43,704	
Social Security - Jane	\$ 42,421	\$ 43,269	\$ 44,135	\$ 45,018	\$ 45,918	\$ 46,836	\$ 47,773	\$ 48,728	\$ 49,703	\$ 50,697	
TOTAL INCOME	\$ 135,391	\$ 136,971	\$ 138,582	\$ 140,226	\$ 141,902	\$ 143,612	\$ 145,357	\$ 147,136	\$ 148,950	\$ 150,801	
Lifestyle Expenses (Excl. Taxes)	\$ 193,524	\$ 199,330	\$ 205,310	\$ 211,469	\$ 217,813	\$ 224,347	\$ 231,078	\$ 238,010	\$ 245,150	\$ 252,505	
Estimated Medicare Premiums	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185	\$ 12,192	\$ 12,192	\$ 12,192	\$ 12,192	\$ 12,192	
Addition to, or Reduction in Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Total Expenses (Excl. Taxes)	\$ 202,709	\$ 208,514	\$ 214,494	\$ 220,654	\$ 226,998	\$ 236,539	\$ 243,270	\$ 250,202	\$ 257,342	\$ 264,697	
Taxes (Est.)	\$ 68,400	\$ 71,600	\$ 74,900	\$ 78,600	\$ 82,000	\$ 85,900	\$ 89,400	\$ 93,100	\$ 96,700	\$ 100,100	
TOTAL EXPENSES (INCL. TAXES)	\$ 271,109	\$ 280,114	\$ 289,394	\$ 299,254	\$ 308,998	\$ 322,439	\$ 332,670	\$ 343,302	\$ 354,042	\$ 364,797	
SURPLUS / (SHORTFALL)	\$ (135,718)	\$ (143,144)	\$ (150,812)	\$ (159,028)	\$ (167,095)	\$ (178,827)	\$ (187,313)	\$ (196,166)	\$ (205,092)	\$ (213,996)	
Total Beginning Portfolio Value	\$ 5,141,290	\$ 5,255,850	\$ 5,368,342	\$ 5,478,406	\$ 5,585,347	\$ 5,689,164	\$ 5,785,854	\$ 5,878,468	\$ 5,966,416	\$ 6,049,390	
Cash Accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Taxable Investment Accts	\$ 2,771,414	\$ 2,885,413	\$ 3,002,598	\$ 3,122,418	\$ 3,245,278	\$ 3,370,909	\$ 3,496,577	\$ 3,624,856	\$ 3,755,794	\$ 3,889,420	
Tax-Deferred Accounts	\$ 2,369,876	\$ 2,370,437	\$ 2,365,744	\$ 2,355,988	\$ 2,340,069	\$ 2,318,255	\$ 2,289,277	\$ 2,253,507	\$ 2,210,512	\$ 2,159,855	
Tax-Free Accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
ESTIMATED PORTFOLIO WITHDRAWAL RATE (excl. annuity distributions)	2.6%	2.7%	2.8%	2.9%	3.0%	3.1%	3.2%	3.3%	3.4%	3.5%	
SURPLUS SAVINGS / (SHORTFALL) SOURCING	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	
(Savings)/Shortfall	\$ 135,718	\$ 143,144	\$ 150,812	\$ 159,028	\$ 167,095	\$ 178,827	\$ 187,313	\$ 196,166	\$ 205,092	\$ 213,996	
Non-retirement - Brokerage Accounts Est.	\$ (23,402)	\$ (25,795)	\$ (28,867)	\$ (31,677)	\$ (34,888)	\$ (40,836)	\$ (44,233)	\$ (47,909)	\$ (51,584)	\$ (56,342)	
RMD (excl. annuity dist.) - John	\$ (112,316)	\$ (117,348)	\$ (121,946)	\$ (127,351)	\$ (132,207)	\$ (137,991)	\$ (143,080)	\$ (148,257)	\$ (153,508)	\$ (157,654)	
Est. RMD (excl. annuity dist.) - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Tax-Deferred Distrib. (non-RMDs) - John	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Tax-Deferred Distrib. (non-RMDs) - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Tax-Free Accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
SURPLUS / (SHORTFALL)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
CAPITAL GAINS	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	
Non-Qualified Sales Proceeds	\$ 23,402	\$ 25,795	\$ 28,867	\$ 31,677	\$ 34,888	\$ 40,836	\$ 44,233	\$ 47,909	\$ 51,584	\$ 56,342	
Cost Basis	\$ 17,551	\$ 19,347	\$ 21,650	\$ 23,758	\$ 26,166	\$ 30,627	\$ 33,175	\$ 35,932	\$ 38,688	\$ 42,256	
TOTAL CAPITAL GAINS	\$ 5,850	\$ 6,449	\$ 7,217	\$ 7,919	\$ 8,722	\$ 10,209	\$ 11,058	\$ 11,977	\$ 12,896	\$ 14,085	
ROTH CONVERSIONS	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	
Roth Conversions - John	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Roth Conversions - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
TOTAL ROTH CONVERSIONS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
TAX METRICS											
AGI	\$ 297,137	\$ 306,391	\$ 315,469	\$ 325,370	\$ 334,912	\$ 346,149	\$ 356,108	\$ 366,259	\$ 376,590	\$ 386,171	
Taxable Income	\$ 269,537	\$ 278,791	\$ 287,869	\$ 297,770	\$ 307,312	\$ 318,549	\$ 328,508	\$ 338,659	\$ 348,990	\$ 358,571	
Marginal Ordinary Income Tax Rate	28%	28%	33%	33%	33%	33%	33%	33%	33%	33%	
Marginal Capital Gains	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	
Effective Tax Rate	22%	22%	22%	23%	23%	23%	23%	24%	24%	24%	
Cumulative Tax Paid	\$ 512,900	\$ 584,500	\$ 659,400	\$ 738,000	\$ 820,000	\$ 905,900	\$ 995,300	\$ 1,088,400	\$ 1,185,100	\$ 1,285,200	

FOR ILLUSTRATION PURPOSES ONLY

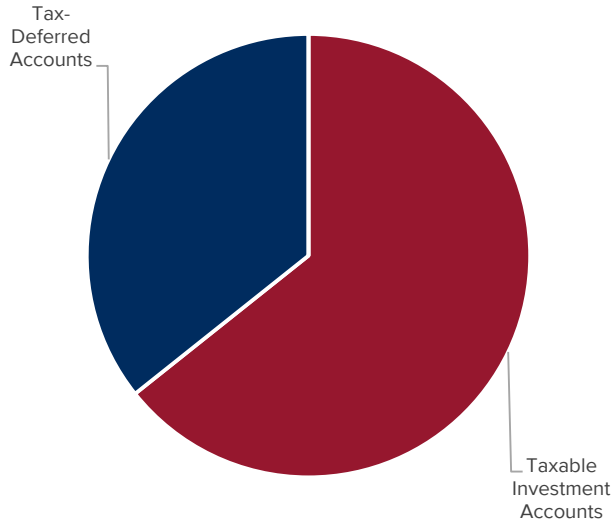
Securities offered through LPL Financial, member FINRA/SIPC. Advisory services offered through Wealth Enhancement Advisory Services, LLC, a registered investment advisor. Wealth Enhancement Group and Wealth Enhancement Advisory Services are separate entities from LPL Financial. Wealth Enhancement Group is a registered trademark of Wealth Enhancement Group, LLC.

Roth Conversion Roadmap

John and Jane Sample

January-24

Current



Account Values (2043)

Cash Accounts	\$0
Taxable Investment Accounts	\$3,889,420
Tax-Deferred Accounts	\$2,159,855
Tax-Free Accounts	\$0
Total Liquid Investments	\$6,049,000

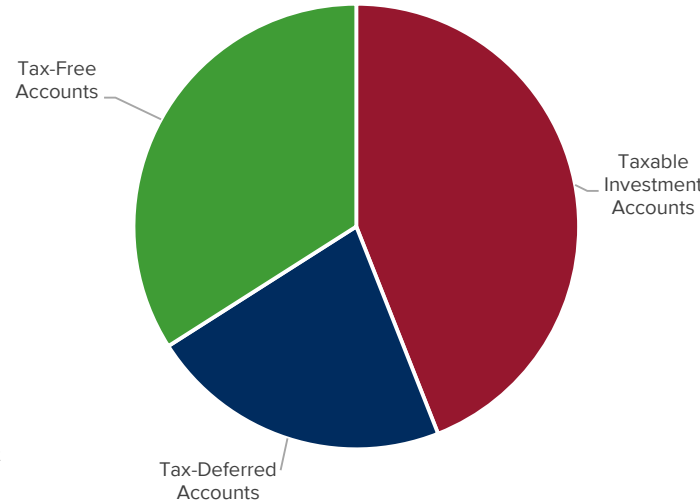
Required Minimum Distributions

First RMD: John	\$86,053
2043 RMD: John	\$157,654

Tax Metrics

First RMD Marginal Tax Bracket:	28%
2043 Marginal Tax Bracket:	33%
Estimated Cumulative Tax Paid:	\$1,285,200
Est. Cumulative Medicare Prems:	\$162,770

Proposed



Account Values (2043)

Cash Accounts	\$0
Taxable Investment Accounts	\$2,884,740
Tax-Deferred Accounts	\$1,439,804
Tax-Free Accounts	\$2,229,575
Total Liquid Investments	\$6,554,000

Required Minimum Distributions

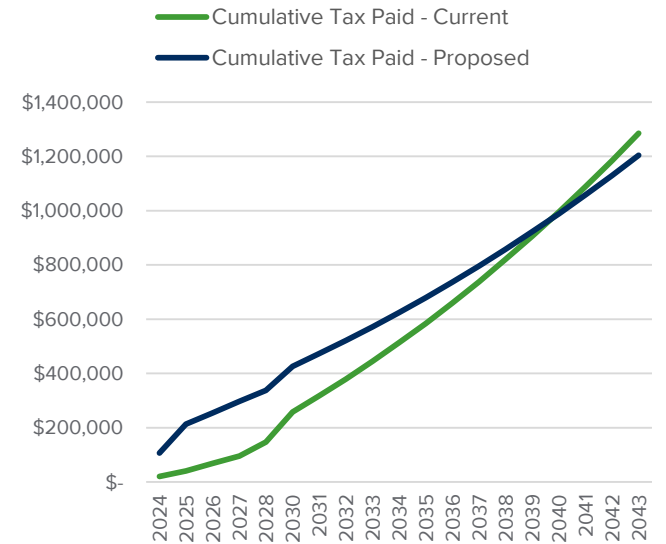
First RMD: John	\$57,364
2043 RMD: John	\$105,095

Tax Metrics

First RMD Marginal Tax Bracket:	28%
2043 Marginal Tax Bracket:	28%
Estimated Cumulative Tax Paid:	\$1,204,100
Est. Cumulative Medicare Prems:	\$158,693

Roth Conversions

Total Roth Conversions:	\$650,000
Breakeven In Total Taxes Paid:	2040



Summary

Liquid Inv. Change:	\$505,000
	RMD Reduction
First RMD: John	\$28,688
2043 RMD: John	\$52,558
	Tax Savings
First RMD Tax Bracket	0.0%
2043 Tax Bracket	5.0%
Est. Cumulative Tax	\$81,100
Est. Cumulative Medicare	\$4,078

DYNAMIC CASH FLOW ILLUSTRATION - Roth Conversions

John and Jane Sample		State of Residence:					New York (NY)					January-24
INCOME SOURCE	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
JOHN'S AGE AT YEAR END	69	70	71	72	73	74	75	76	77	78		
JANE'S AGE AT YEAR END	69	70	71	72	73	74	75	76	77	78		
Private or Nonresident State Gov Pension - Jane	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400		
Social Security - John	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473	\$ 33,122	\$ 33,785	\$ 34,461	\$ 35,150	\$ 35,853		
Social Security - Jane	\$ 34,800	\$ 35,496	\$ 36,206	\$ 36,930	\$ 37,669	\$ 38,422	\$ 39,190	\$ 39,974	\$ 40,774	\$ 41,589		
TOTAL INCOME	\$ 121,200	\$ 122,496	\$ 123,818	\$ 125,166	\$ 126,542	\$ 127,944	\$ 129,375	\$ 130,835	\$ 132,324	\$ 133,842		
Lifestyle Expenses (Excl. Taxes)	\$ 144,000	\$ 148,320	\$ 152,770	\$ 157,353	\$ 162,073	\$ 166,935	\$ 171,944	\$ 177,102	\$ 182,415	\$ 187,887		
Estimated Medicare Premiums	\$ 4,193	\$ 4,193	\$ 15,197	\$ 15,197	\$ 6,180	\$ 6,180	\$ 6,180	\$ 6,180	\$ 6,180	\$ 6,180		
Addition to, or Reduction in Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total Expenses (Excl. Taxes)	\$ 148,193	\$ 152,513	\$ 167,966	\$ 172,549	\$ 168,253	\$ 173,115	\$ 178,124	\$ 183,282	\$ 188,595	\$ 194,067		
Taxes (Est.)	\$ 106,500	\$ 106,700	\$ 41,500	\$ 41,900	\$ 41,300	\$ 43,100	\$ 44,900	\$ 46,700	\$ 48,400	\$ 50,400		
TOTAL EXPENSES (INCL. TAXES)	\$ 254,693	\$ 259,213	\$ 209,466	\$ 214,449	\$ 209,553	\$ 216,215	\$ 223,024	\$ 229,982	\$ 236,995	\$ 244,467		
SURPLUS / (SHORTFALL)	\$ (133,493)	\$ (136,717)	\$ (85,648)	\$ (89,283)	\$ (83,012)	\$ (88,271)	\$ (93,648)	\$ (99,147)	\$ (104,671)	\$ (110,625)		
Total Beginning Portfolio Value	\$ 3,835,973	\$ 3,893,104	\$ 3,955,592	\$ 4,076,622	\$ 4,201,811	\$ 4,340,901	\$ 4,482,555	\$ 4,626,856	\$ 4,773,894	\$ 4,923,868		
Cash Accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Taxable Investment Accts	\$ 1,959,887	\$ 1,917,714	\$ 1,870,047	\$ 1,873,618	\$ 1,873,552	\$ 1,940,300	\$ 2,007,875	\$ 2,076,074	\$ 2,144,924	\$ 2,214,239		
Tax-Deferred Accounts	\$ 1,876,086	\$ 1,681,140	\$ 1,476,447	\$ 1,497,770	\$ 1,520,158	\$ 1,535,933	\$ 1,549,486	\$ 1,560,823	\$ 1,569,714	\$ 1,576,226		
Tax-Free Accounts	\$ -	\$ 294,250	\$ 609,098	\$ 705,234	\$ 808,101	\$ 864,668	\$ 925,195	\$ 989,958	\$ 1,059,255	\$ 1,133,403		
ESTIMATED PORTFOLIO WITHDRAWAL RATE (excl. annuity distributions)	3.5%	3.5%	2.2%	2.2%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%		
SURPLUS SAVINGS / (SHORTFALL) SOURCING	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
(Savings)/Shortfall	\$ 133,493	\$ 136,717	\$ 85,648	\$ 89,283	\$ 83,012	\$ 88,271	\$ 93,648	\$ 99,147	\$ 104,671	\$ 110,625		
Non-retirement - Brokerage Accounts Est.	\$ (133,493)	\$ (136,717)	\$ (85,648)	\$ (89,283)	\$ (25,647)	\$ (28,038)	\$ (30,661)	\$ (33,289)	\$ (36,125)	\$ (38,979)		
RMD (excl. annuity dist.) - John	\$ -	\$ -	\$ -	\$ -	\$ (57,364)	\$ (60,233)	\$ (62,987)	\$ (65,858)	\$ (68,546)	\$ (71,642)		
Est. RMD (excl. annuity dist.) - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Tax-Deferred Distrib. (non-RMDs) - John	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Tax-Deferred Distrib. (non-RMDs) - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Tax-Free Accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
SURPLUS / (SHORTFALL)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
CAPITAL GAINS	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
Non-Qualified Sales Proceeds	\$ 133,493	\$ 136,717	\$ 85,648	\$ 89,283	\$ 25,647	\$ 28,038	\$ 30,661	\$ 33,289	\$ 36,125	\$ 38,979		
Cost Basis	\$ 100,120	\$ 102,538	\$ 64,236	\$ 66,962	\$ 19,235	\$ 21,029	\$ 22,996	\$ 24,967	\$ 27,094	\$ 29,234		
TOTAL CAPITAL GAINS	\$ 33,373	\$ 34,179	\$ 21,412	\$ 22,321	\$ 6,412	\$ 7,010	\$ 7,665	\$ 8,322	\$ 9,031	\$ 9,745		
ROTH CONVERSIONS	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
Roth Conversions - John	\$ 275,000	\$ 275,000	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Roth Conversions - Jane	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
TOTAL ROTH CONVERSIONS	\$ 275,000	\$ 275,000	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
TAX METRICS												
AGI	\$ 459,051	\$ 460,115	\$ 222,518	\$ 224,645	\$ 217,268	\$ 223,261	\$ 229,239	\$ 235,371	\$ 241,411	\$ 247,902		
Taxable Income	\$ 426,751	\$ 427,815	\$ 194,918	\$ 197,045	\$ 189,668	\$ 195,661	\$ 201,639	\$ 207,771	\$ 213,811	\$ 220,302		
Marginal Ordinary Income Tax Rate	24%	24%	25%	25%	28%	28%	28%	28%	28%	28%		
Marginal Capital Gains	18.8%	18.8%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%		
Effective Tax Rate	20%	20%	18%	18%	19%	19%	19%	20%	20%	20%		
Cumulative Tax Paid	\$ 106,500	\$ 213,200	\$ 254,700	\$ 296,600	\$ 337,900	\$ 381,000	\$ 425,900	\$ 472,600	\$ 521,000	\$ 571,400		

FOR ILLUSTRATION PURPOSES ONLY

Securities offered through LPL Financial, member FINRA/SIPC. Advisory services offered through Wealth Enhancement Advisory Services, LLC, a registered investment advisor. Wealth Enhancement Group and Wealth Enhancement Advisory Services are separate entities from LPL Financial. Wealth Enhancement Group is a registered trademark of Wealth Enhancement Group, LLC.

DYNAMIC CASH FLOW ILLUSTRATION - Roth Conversions

John and Jane Sample		State of Residence: New York (NY)									
		January-24									
INCOME SOURCE		2034	2035	2036	2037	2038	2039	2040	2041	2042	2043
JOHN'S AGE AT YEAR END		79	80	81	82	83	84	85	86	87	88
JANE'S AGE AT YEAR END		79	80	81	82	83	84	85	86	87	88
Private or Nonresident State Gov Pension - Jane		\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400	\$ 56,400
Social Security - John		\$ 36,570	\$ 37,301	\$ 38,047	\$ 38,808	\$ 39,584	\$ 40,376	\$ 41,184	\$ 42,007	\$ 42,847	\$ 43,704
Social Security - Jane		\$ 42,421	\$ 43,269	\$ 44,135	\$ 45,018	\$ 45,918	\$ 46,836	\$ 47,773	\$ 48,728	\$ 49,703	\$ 50,697
TOTAL INCOME		\$ 135,391	\$ 136,971	\$ 138,582	\$ 140,226	\$ 141,902	\$ 143,612	\$ 145,357	\$ 147,136	\$ 148,950	\$ 150,801
Lifestyle Expenses (Excl. Taxes)		\$ 193,524	\$ 199,330	\$ 205,310	\$ 211,469	\$ 217,813	\$ 224,347	\$ 231,078	\$ 238,010	\$ 245,150	\$ 252,505
Estimated Medicare Premiums		\$ 6,180	\$ 6,180	\$ 6,180	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185	\$ 9,185
Addition to, or Reduction in Expense		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expenses (Excl. Taxes)		\$ 199,704	\$ 205,510	\$ 211,490	\$ 220,654	\$ 226,998	\$ 233,532	\$ 240,263	\$ 247,195	\$ 254,335	\$ 261,690
Taxes (Est.)		\$ 52,500	\$ 54,800	\$ 57,100	\$ 59,700	\$ 62,000	\$ 64,500	\$ 66,900	\$ 69,300	\$ 71,800	\$ 74,100
TOTAL EXPENSES (INCL. TAXES)		\$ 252,204	\$ 260,310	\$ 268,590	\$ 280,354	\$ 288,998	\$ 298,032	\$ 307,163	\$ 316,495	\$ 326,135	\$ 335,790
SURPLUS / (SHORTFALL)		\$ (116,813)	\$ (123,339)	\$ (130,007)	\$ (140,128)	\$ (147,095)	\$ (154,420)	\$ (161,806)	\$ (169,359)	\$ (177,185)	\$ (184,988)
Total Beginning Portfolio Value		\$ 5,076,573	\$ 5,232,003	\$ 5,390,050	\$ 5,550,814	\$ 5,710,933	\$ 5,873,823	\$ 6,039,392	\$ 6,207,865	\$ 6,379,379	\$ 6,553,978
Cash Accounts		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxable Investment Accts		\$ 2,284,024	\$ 2,354,187	\$ 2,424,529	\$ 2,494,708	\$ 2,561,449	\$ 2,627,610	\$ 2,693,436	\$ 2,758,361	\$ 2,822,225	\$ 2,884,740
Tax-Deferred Accounts		\$ 1,579,808	\$ 1,580,183	\$ 1,577,054	\$ 1,570,550	\$ 1,559,939	\$ 1,545,397	\$ 1,526,079	\$ 1,502,234	\$ 1,473,573	\$ 1,439,804
Tax-Free Accounts		\$ 1,212,741	\$ 1,297,633	\$ 1,388,468	\$ 1,485,660	\$ 1,589,656	\$ 1,700,932	\$ 1,819,998	\$ 1,947,397	\$ 2,083,715	\$ 2,229,575
ESTIMATED PORTFOLIO WITHDRAWAL RATE (excl. annuity distributions)		2.3%	2.4%	2.4%	2.5%	2.6%	2.6%	2.7%	2.7%	2.8%	2.8%
SURPLUS SAVINGS / (SHORTFALL) SOURCING		2034	2035	2036	2037	2038	2039	2040	2041	2042	2043
(Savings)/Shortfall		\$ 116,813	\$ 123,339	\$ 130,007	\$ 140,128	\$ 147,095	\$ 154,420	\$ 161,806	\$ 169,359	\$ 177,185	\$ 184,988
Non-retirement - Brokerage Accounts Est.		\$ (41,941)	\$ (45,112)	\$ (48,716)	\$ (55,233)	\$ (58,963)	\$ (62,432)	\$ (66,426)	\$ (70,528)	\$ (74,853)	\$ (79,893)
RMD (excl. annuity dist.) - John		\$ (74,872)	\$ (78,227)	\$ (81,291)	\$ (84,895)	\$ (88,132)	\$ (91,988)	\$ (95,380)	\$ (98,831)	\$ (102,331)	\$ (105,095)
Est. RMD (excl. annuity dist.) - Jane		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Deferred Distrib. (non-RMDs) - John		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Deferred Distrib. (non-RMDs) - Jane		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax-Free Accounts		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SURPLUS / (SHORTFALL)		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CAPITAL GAINS		2034	2035	2036	2037	2038	2039	2040	2041	2042	2043
Non-Qualified Sales Proceeds		\$ 41,941	\$ 45,112	\$ 48,716	\$ 55,233	\$ 58,963	\$ 62,432	\$ 66,426	\$ 70,528	\$ 74,853	\$ 79,893
Cost Basis		\$ 31,456	\$ 33,834	\$ 36,537	\$ 41,425	\$ 44,223	\$ 46,824	\$ 49,820	\$ 52,896	\$ 56,140	\$ 59,920
TOTAL CAPITAL GAINS		\$ 10,485	\$ 11,278	\$ 12,179	\$ 13,808	\$ 14,741	\$ 15,608	\$ 16,607	\$ 17,632	\$ 18,713	\$ 19,973
ROTH CONVERSIONS		2034	2035	2036	2037	2038	2039	2040	2041	2042	2043
Roth Conversions - John		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Roth Conversions - Jane		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ROTH CONVERSIONS		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TAX METRICS											
AGI		\$ 254,580	\$ 261,474	\$ 268,191	\$ 276,247	\$ 283,177	\$ 290,676	\$ 297,866	\$ 305,153	\$ 312,554	\$ 319,402
Taxable Income		\$ 226,980	\$ 233,874	\$ 240,591	\$ 248,647	\$ 255,577	\$ 263,076	\$ 270,266	\$ 277,553	\$ 284,954	\$ 291,802
Marginal Ordinary Income Tax Rate		28%	28%	28%	28%	28%	28%	28%	28%	28%	28%
Marginal Capital Gains		18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%	18.8%
Effective Tax Rate		20%	20%	21%	21%	21%	21%	21%	22%	22%	22%
Cumulative Tax Paid		\$ 623,900	\$ 678,700	\$ 735,800	\$ 795,500	\$ 857,500	\$ 922,000	\$ 988,900	\$ 1,058,200	\$ 1,130,000	\$ 1,204,100

FOR ILLUSTRATION PURPOSES ONLY

Securities offered through LPL Financial, member FINRA/SIPC. Advisory services offered through Wealth Enhancement Advisory Services, LLC, a registered investment advisor. Wealth Enhancement Group and Wealth Enhancement Advisory Services are separate entities from LPL Financial. Wealth Enhancement Group is a registered trademark of Wealth Enhancement Group, LLC.