





# Tax Asset Classes Chart (one-sided)

FRONT				NO BACK		
TAX ASSET CLASSES						
<b>Interest Income</b> - Taxable	<b>Dividend Income</b> - Taxable	<b>Capital Gain Income</b> - Preferential Rate - Deferral until sale	<b>Tax Exempt Interest</b>	<b>Pension and IRA Income</b> - Tax Deferred	<b>Real Estate and Oil &amp; Gas Income</b> - Tax Preferences	<b>Both IRA and Insurance</b> - Tax-Free Growth/Benefits
<ul style="list-style-type: none"> <li>Money market</li> <li>Corporate bonds</li> <li>US Treasury bonds</li> <li>Attr. Bonds</li> <li>Annual income tax on interest</li> <li>Taxed at highest marginal rates</li> </ul>	<ul style="list-style-type: none"> <li>Equity securities</li> <li>Attributes</li> <li>Classified dividends at</li> <li>Deferral until sale</li> <li>LTICG rate</li> <li>Return of capital</li> <li>Capital gain dividends</li> </ul>	<ul style="list-style-type: none"> <li>Equity securities</li> <li>Deferral until sale</li> <li>Reduced capital gains rate</li> <li>Step-up basis at death</li> </ul>	<ul style="list-style-type: none"> <li>Bonds issued by state and local governmental entities</li> <li>Attributes</li> <li>Federal tax exempt</li> <li>State tax exempt</li> </ul>	<ul style="list-style-type: none"> <li>Pension plans</li> <li>Profit sharing plans</li> <li>1011</li> <li>Annuitants</li> <li>Attributes</li> <li>Growth during lifetime</li> <li>RMD for IRA and qualified plans</li> <li>No step-up</li> </ul>	<ul style="list-style-type: none"> <li>Real Estate</li> <li>Depreciation tax shield</li> <li>199A tax shield</li> <li>1031 exchanges</li> <li>Deferral on growth until sale</li> <li>Oil &amp; Gas</li> <li>Large up front IDC deductions</li> <li>Depletion allowances</li> </ul>	<ul style="list-style-type: none"> <li>Both IRA</li> <li>Tax-free growth during lifetime</li> <li>No 70% RMD</li> <li>Tax-free distributions out to beneficiaries</li> <li>Life expectancy</li> <li>Life insurance</li> <li>Tax-deferred growth</li> <li>Tax-exempt payout at death</li> </ul>

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# Bracket Management Chart

FRONT		BACK																																																																																																																																																																																																							
<b>Robert S. Keebler, CPA/PFS, MST, AEP: Bracket Management</b> <b>15 Impactful Bracket Management Ideas</b> <ol style="list-style-type: none"> <li><b>Taxable Income Distribution:</b> Consider the "backdoor Roth IRA" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Rollover" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Capital Gains Harvesting:</b> Consider the "Capital Gains Harvesting" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Contributions:</b> Consider the "Charitable Contributions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> <li><b>Charitable Deductions:</b> Consider the "Charitable Deductions" for high income earners to reduce current income taxes and avoid the 10% early withdrawal penalty.</li> </ol>		<b>Bracket Management Checklist</b> <ul style="list-style-type: none"> <li>✓ Determine the client's current tax brackets</li> <li>✓ Project the client's future tax brackets</li> <li>✓ Determine if and when the 3.8% AMT, 1.9% and 1.4% surtaxs will apply</li> <li>✓ Use the projections to build the client's portfolio according to the Tax Rate Asset Allocation chart.</li> <li>✓ Add the portfolio with an understanding of the Taxation of Retirement Distributions.</li> <li>✓ Consider <b>Impactful Bracket Management Ideas 1-8</b> for all clients.</li> <li>✓ Consider <b>Impactful Bracket Management Ideas 9-15</b> for all clients, but especially those not "Flying Below the Radar."</li> </ul>																																																																																																																																																																																																							
<b>2019 Federal Income Brackets</b> 		<b>Illustration: Poor Bracket Management</b> 																																																																																																																																																																																																							
<b>Tax Rate Asset Allocation</b> 		<b>2019 Bracket, Threshold and Limitation Detail</b> <table border="1"> <thead> <tr> <th>Rate</th> <th>Income</th> <th>Rate</th> <th>Income</th> <th>Rate</th> <th>Income</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>\$0 - \$9,700</td> <td>12%</td> <td>\$9,701 - \$19,400</td> <td>22%</td> <td>\$19,401 - \$38,800</td> </tr> <tr> <td>12%</td> <td>\$9,701 - \$19,400</td> <td>15%</td> <td>\$19,401 - \$38,800</td> <td>24%</td> <td>\$38,801 - \$77,600</td> </tr> <tr> <td>15%</td> <td>\$19,401 - \$38,800</td> <td>18%</td> <td>\$38,801 - \$77,600</td> <td>32%</td> <td>\$77,601 - \$155,200</td> </tr> <tr> <td>18%</td> <td>\$38,801 - \$77,600</td> <td>20%</td> <td>\$77,601 - \$155,200</td> <td>35%</td> <td>\$155,201 - \$310,400</td> </tr> <tr> <td>20%</td> <td>\$77,601 - \$155,200</td> <td>24%</td> <td>\$155,201 - \$310,400</td> <td>37%</td> <td>\$310,401 - \$620,800</td> </tr> <tr> <td>24%</td> <td>\$155,201 - \$310,400</td> <td>28%</td> <td>\$310,401 - \$620,800</td> <td>40%</td> <td>\$620,801 - 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76%	\$40,684,748,801 - \$81,369,497,600	79%	\$81,369,497,601 - \$162,738,995,200	100%	\$162,738,995,201 - \$325,477,990,400																																																																																																																																																																																																				
79%	\$81,369,497,601 - \$162,738,995,200	81%	\$162,738,995,201 - \$325,477,990,400																																																																																																																																																																																																						
81%	\$162,738,995,201 - \$325,477,990,400	84%	\$325,477,990,401 - \$650,955,980,800																																																																																																																																																																																																						
84%	\$325,477,990,401 - \$650,955,980,800	87%	\$650,955,980,801 - \$1,301,911,961,600																																																																																																																																																																																																						
87%	\$650,955,980,801 - \$1,301,911,961,600	91%	\$1,301,911,961,601 - \$2,603,823,923,200																																																																																																																																																																																																						
91%	\$2,603,823,923,201 - \$5,207,647,846,400	94%	\$5,207,647,846,401 - \$10,415,295,692,800																																																																																																																																																																																																						
94%	\$5,207,647,846,401 - \$10,415,295,692,800	97%	\$10,415,295,692,801 - \$20,830,591,385,600																																																																																																																																																																																																						
97%	\$20,830,591,385,601 - \$41,661,182,771,200	100%	\$41,661,182,771,201 - \$83,322,365,542,400																																																																																																																																																																																																						
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# Capital Gains Harvesting Chart

FRONT		BACK																																									
<b>Robert S. Keebler, CPA/PFS, MST, AEP: 2018 Capital Gains Harvesting Chart</b> 		<b>Robert S. Keebler, CPA/PFS, MST, AEP: 2018 Capital Gains Harvesting Chart</b> <b>Gain Harvesting Scenarios:</b> <ul style="list-style-type: none"> <li><b>Scenario 1:</b> If you purchased a stock in XYZ Corp. in November 2015, but will need to sell to use the cash in early 2018, you should not sell. Since the stock was purchased recently (15%), selling now would generate a short-term capital gain, taxed at ordinary income.</li> <li><b>Scenario 2:</b> If you have a long-term capital gain of \$50,000, they will have a 6.0% tax rate on the gain. If you sell the gain in 2018, you will have a 15.0% tax rate on the gain. If you sell the gain in 2019, you will have a 15.0% tax rate on the gain. If you sell the gain in 2020, you will have a 15.0% tax rate on the gain. If you sell the gain in 2021, you will have a 15.0% tax rate on the gain. If you sell the gain in 2022, you will have a 15.0% tax rate on the gain. If you sell the gain in 2023, you will have a 15.0% tax rate on the gain. If you sell the gain in 2024, you will have a 15.0% tax rate on the gain. If you sell the gain in 2025, you will have a 15.0% tax rate on the gain. If you sell the gain in 2026, you will have a 15.0% tax rate on the gain. If you sell the gain in 2027, you will have a 15.0% tax rate on the gain. If you sell the gain in 2028, you will have a 15.0% tax rate on the gain. If you sell the gain in 2029, you will have a 15.0% tax rate on the gain. If you sell the gain in 2030, you will have a 15.0% tax rate on the gain.</li> <li><b>Scenario 3:</b> If you have a long-term capital gain of \$50,000, they will have a 6.0% tax rate on the gain. If you sell the gain in 2018, you will have a 15.0% tax rate on the gain. If you sell the gain in 2019, you will have a 15.0% tax rate on the gain. If you sell the gain in 2020, you will have a 15.0% tax rate on the gain. If you sell the gain in 2021, you will have a 15.0% tax rate on the gain. If you sell the gain in 2022, you will have a 15.0% tax rate on the gain. If you sell the gain in 2023, you will have a 15.0% tax rate on the gain. If you sell the gain in 2024, you will have a 15.0% tax rate on the gain. If you sell the gain in 2025, you will have a 15.0% tax rate on the gain. If you sell the gain in 2026, you will have a 15.0% tax rate on the gain. If you sell the gain in 2027, you will have a 15.0% tax rate on the gain. If you sell the gain in 2028, you will have a 15.0% tax rate on the gain. If you sell the gain in 2029, you will have a 15.0% tax rate on the gain. If you sell the gain in 2030, you will have a 15.0% tax rate on the gain.</li> </ul>																																									
<b>Summary of Concept</b> Long-term capital gain rates increased in 2013 from 25% to 20%. Those in the top tax bracket, in addition, may have high income taxpayers may be subject to the new 3.8% tax on net investment income and phase-outs of deductions against income. Given the varied tax rates, many taxpayers who expect their rates to increase may actually realize a tax benefit by accelerating realization of gains.		<b>Gain Harvesting Return on Investment (after-tax)</b> <table border="1"> <thead> <tr> <th>Scenario</th> <th>2018</th> <th>2019</th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>Scenario 1</td> <td>0.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> </tr> <tr> <td>Scenario 2</td> <td>6.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> </tr> <tr> <td>Scenario 3</td> <td>6.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> <td>15.0%</td> </tr> </tbody> </table>		Scenario	2018	2019	2020	2021	2022	2023	2024	2025	2026	Scenario 1	0.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	Scenario 2	6.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	Scenario 3	6.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
Scenario	2018	2019	2020	2021	2022	2023	2024	2025	2026																																		
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<b>Long-Term Capital Gain Rates</b> <table border="1"> <thead> <tr> <th>Rate</th> <th>Single</th> <th>Married</th> <th>Trusts</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>\$0 - \$38,100</td> <td>\$0 - \$76,200</td> <td>\$0 - \$100,000</td> </tr> <tr> <td>15%</td> <td>\$38,101 - \$48,500</td> <td>\$76,201 - \$113,000</td> <td>\$100,001 - \$125,000</td> </tr> <tr> <td>20%</td> <td>\$48,501 - \$58,950</td> <td>\$113,001 - \$151,950</td> <td>\$125,001 - \$190,000</td> </tr> </tbody> </table>		Rate	Single	Married	Trusts	0%	\$0 - \$38,100	\$0 - \$76,200	\$0 - \$100,000	15%	\$38,101 - \$48,500	\$76,201 - \$113,000	\$100,001 - \$125,000	20%	\$48,501 - \$58,950	\$113,001 - \$151,950	\$125,001 - \$190,000	<b>Important Thresholds</b> <table border="1"> <thead> <tr> <th>Rate</th> <th>Single</th> <th>Married</th> <th>Trusts</th> </tr> </thead> <tbody> <tr> <td>3.8% NIIT (MAGI)</td> <td>\$100,000</td> <td>\$150,000</td> <td>\$125,000</td> </tr> <tr> <td>199A Units (Taxable Income)</td> <td>\$127,000</td> <td>\$191,000</td> <td>\$127,000</td> </tr> </tbody> </table>		Rate	Single	Married	Trusts	3.8% NIIT (MAGI)	\$100,000	\$150,000	\$125,000	199A Units (Taxable Income)	\$127,000	\$191,000	\$127,000												
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# Applying the 3.8% Net Investment Income Tax Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST, AEP: The 3.8% NIIT

**Threshold Amounts**

Single Person	\$200,000
Married Couple	\$250,000
Trust or Estate - 2018	\$ 12,500
Trust or Estate - 2019	\$ 12,500

**MAGI**  
Adjusted gross income (Form 1040, Line 37)  
**PLUS** Net long-term capital gain or dividend

**Net Investment Income (NI)**  
- Dividends  
- Annuity Distributions  
- Rents  
- Royalties  
- Income derived from passive activities  
- Net capital gain derived from the disposition of property

**Strategies for Reducing MAGI**  
- Roth IRAs  
- Charitable Remainder Trusts (CRTs)  
- Non-grantor Charitable Lead Trusts (CLUTs)  
- Installment Sales  
- Change filing status

**NIIT Worksheet - Does MAGI or NIIT Control?**

Is MAGI above the threshold amount?

**Yes:** The NIIT does not apply. **STOP**

**No:** The tax is imposed on the lesser of:

- The excess of - MAGI exceeding the Threshold Amount - CR
- Net Investment Income

See the Worksheet - NI < MAGI in excess of the threshold, reduce NI  
NI > MAGI in excess of the threshold, reduce NI or MAGI

**Strategies to Reduce NI & MAGI**

- Low turnover strategies
- Municipal bonds
- Tax-deferred annuities
- Life insurance
- Roth IRA rollovers (see §1411 Reg.)
- Oil/gas investments
- Change of accounting year for estates/trusts
- Timing of estate/property distributions

## BACK

### Robert S. Keebler, CPA/PFS, MST, AEP: The 3.8% NIIT

**Spouse IRA Conversions**

1. 3.8% NIIT  
2. 25% tax bracket  
3. 25% tax bracket  
4. 25% tax bracket

**Charitable Remainder Trusts**

1. Charitable remainder trusts (CRTs) are exempt from the 3.8% NIIT.  
2. CRTs are treated as trusts for the 3.8% NIIT.  
3. CRTs are treated as trusts for the 3.8% NIIT.  
4. CRTs are treated as trusts for the 3.8% NIIT.

**Types of CRT Strategies**

- Standard CRT (Charitable CRT)**  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.
- Private Split CRT (PSCRT)**  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.
- Non-Grantor Charitable Lead Trust (NCGCLT)**  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.  
- CRT is treated as a trust for the 3.8% NIIT and the income is taxed to the CRT.

**Non-Grantor Charitable Lead Trusts**

1. A NCGCLT is a trust that consists of an income beneficiary and a charitable remainder trust.  
2. The income beneficiary is paid out of the trust, and the charitable remainder trust is paid out of the trust.  
3. The income beneficiary is paid out of the trust, and the charitable remainder trust is paid out of the trust.

**Expansions**

1. Charitable remainder trusts (CRTs) are exempt from the 3.8% NIIT.  
2. CRTs are treated as trusts for the 3.8% NIIT.  
3. CRTs are treated as trusts for the 3.8% NIIT.

**Example**

Trust	Income	NIIT
Trust A	\$100,000	\$3,800
Trust B	\$100,000	\$3,800
Trust C	\$100,000	\$3,800
Trust D	\$100,000	\$3,800
Trust E	\$100,000	\$3,800
Trust F	\$100,000	\$3,800
Trust G	\$100,000	\$3,800
Trust H	\$100,000	\$3,800
Trust I	\$100,000	\$3,800
Trust J	\$100,000	\$3,800
Trust K	\$100,000	\$3,800
Trust L	\$100,000	\$3,800
Trust M	\$100,000	\$3,800
Trust N	\$100,000	\$3,800
Trust O	\$100,000	\$3,800
Trust P	\$100,000	\$3,800
Trust Q	\$100,000	\$3,800
Trust R	\$100,000	\$3,800
Trust S	\$100,000	\$3,800
Trust T	\$100,000	\$3,800
Trust U	\$100,000	\$3,800
Trust V	\$100,000	\$3,800
Trust W	\$100,000	\$3,800
Trust X	\$100,000	\$3,800
Trust Y	\$100,000	\$3,800
Trust Z	\$100,000	\$3,800

# Understanding the Net Investment Income Tax Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST: Understanding the Net Investment Income Tax

**Statutory Overview**

1. Section 1411(a) - Net Investment Income Tax

2. Section 1411(b) - Threshold Amount

3. Section 1411(c) - Net Investment Income

4. Section 1411(d) - Tax Rate

5. Section 1411(e) - Exclusions

6. Section 1411(f) - Charitable Deductions

7. Section 1411(g) - Tax on Estates and Trusts

**Converting to a Trust today will reduce MAGI tomorrow - THE "NIIT DAD"**

1. Example: Single Person, age 65, MAGI of \$200,000

2. Example: Single Person, age 65, MAGI of \$200,000

3. Example: Single Person, age 65, MAGI of \$200,000

4. Example: Single Person, age 65, MAGI of \$200,000

5. Example: Single Person, age 65, MAGI of \$200,000

6. Example: Single Person, age 65, MAGI of \$200,000

7. Example: Single Person, age 65, MAGI of \$200,000

8. Example: Single Person, age 65, MAGI of \$200,000

9. Example: Single Person, age 65, MAGI of \$200,000

10. Example: Single Person, age 65, MAGI of \$200,000

11. Example: Single Person, age 65, MAGI of \$200,000

12. Example: Single Person, age 65, MAGI of \$200,000

13. Example: Single Person, age 65, MAGI of \$200,000

14. Example: Single Person, age 65, MAGI of \$200,000

15. Example: Single Person, age 65, MAGI of \$200,000

16. Example: Single Person, age 65, MAGI of \$200,000

17. Example: Single Person, age 65, MAGI of \$200,000

18. Example: Single Person, age 65, MAGI of \$200,000

19. Example: Single Person, age 65, MAGI of \$200,000

20. Example: Single Person, age 65, MAGI of \$200,000

## BACK

### Robert S. Keebler, CPA/PFS, MST: Understanding the Net Investment Income Tax

**Net Investment Income Tax Examples**

1. Example: Single Person, age 65, MAGI of \$200,000

2. Example: Single Person, age 65, MAGI of \$200,000

3. Example: Single Person, age 65, MAGI of \$200,000

4. Example: Single Person, age 65, MAGI of \$200,000

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19. Example: Single Person, age 65, MAGI of \$200,000

20. Example: Single Person, age 65, MAGI of \$200,000

# Traditional IRA Distribution Flowchart

## FRONT

### Robert S. Keebler, CPA/PFS, MST, AEP: TRADITIONAL IRA DISTRIBUTION FLOWCHART

**Is the IRA owner living?**

**Yes:** Calculate using Joint and Last Survivor Table

**No:** Calculate using Life Expectancy Table

**Spouse:** Calculate using Joint and Last Survivor Table

**Trust:** Calculate using Life Expectancy Table

**Trust by disclaimer:** Calculate using Life Expectancy Table

**Charity:** Calculate using Life Expectancy Table

**Estate:** Calculate using Life Expectancy Table

**Children or grandchildren by disclaimer:** Calculate using Life Expectancy Table

**Children or grandchildren:** Calculate using Life Expectancy Table

**Roll-over or inherited (IRA):** Calculate using Life Expectancy Table

**Roll-over (take RMD, if applicable, then go to step one):** Calculate using Life Expectancy Table

**Inherited IRA:** Calculate using Life Expectancy Table

**Five Year Rule:** Calculate using Life Expectancy Table

**Increasing life expectancy of beneficiary based on Single Life Table:** Calculate using Life Expectancy Table

**Life expectancy of oldest beneficiary:** Calculate using Life Expectancy Table

**Life expectancy of oldest beneficiary:** Calculate using Life Expectancy Table

## BACK

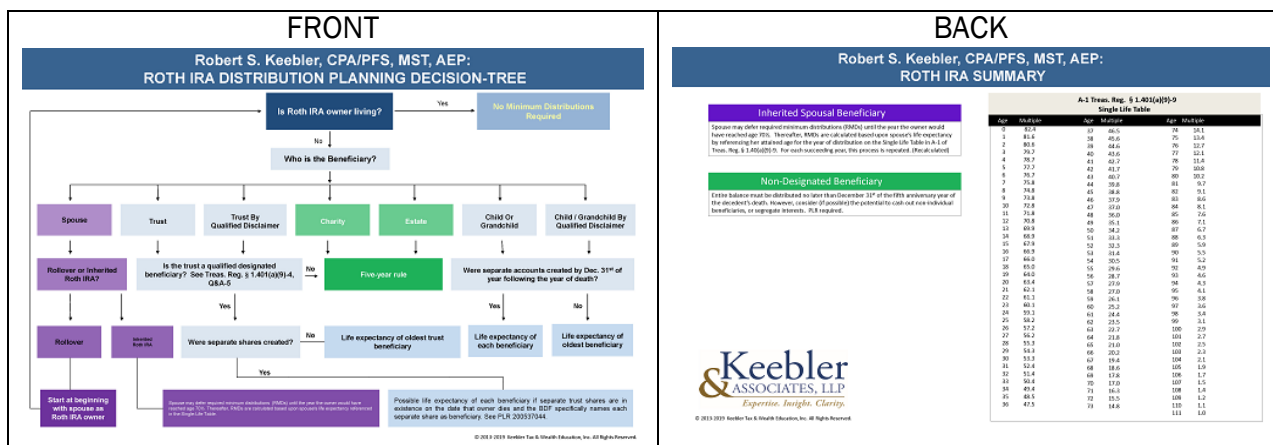
### Inherited Spousal Beneficiary

**Table 1: Inherited Spousal Beneficiary**

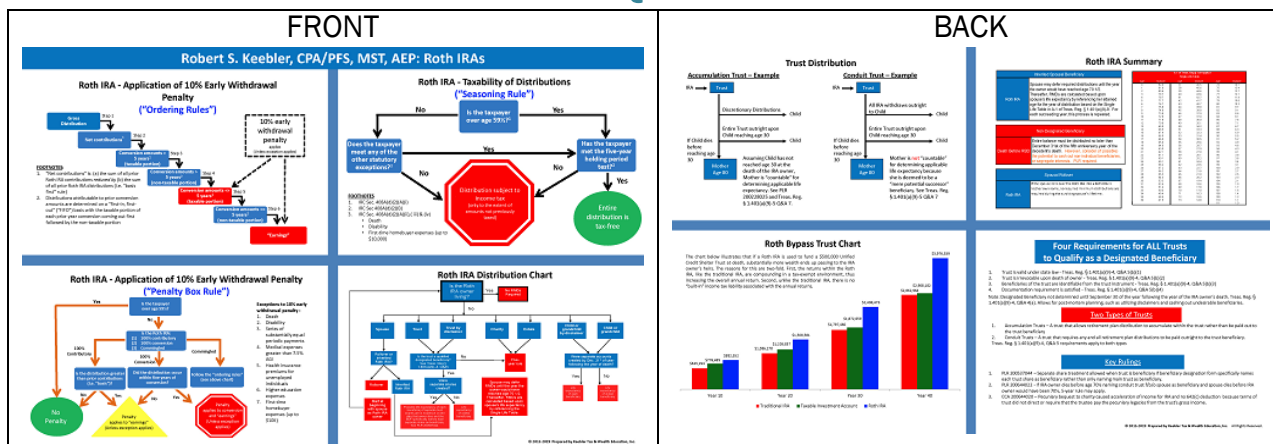
Age at Death	Life Expectancy	Age at Death	Life Expectancy
0	82.4	57	86.5
1	81.6	58	85.6
2	80.8	59	84.6
3	80.0	60	83.6
4	79.2	61	82.6
5	78.4	62	81.6
6	77.6	63	80.6
7	76.8	64	79.6
8	76.0	65	78.6
9	75.2	66	77.6
10	74.4	67	76.6
11	73.6	68	75.6
12	72.8	69	74.6
13	72.0	70	73.6
14	71.2	71	72.6
15	70.4	72	71.6
16	69.6	73	70.6
17	68.8	74	69.6
18	68.0	75	68.6
19	67.2	76	67.6
20	66.4	77	66.6
21	65.6	78	65.6
22	64.8	79	64.6
23	64.0	80	63.6
24	63.2	81	62.6
25	62.4	82	61.6
26	61.6	83	60.6
27	60.8	84	59.6
28	60.0	85	58.6
29	59.2	86	57.6
30	58.4	87	56.6
31	57.6	88	55.6
32	56.8	89	54.6
33	56.0	90	53.6
34	55.2	91	52.6
35	54.4	92	51.6
36	53.6	93	50.6
37	52.8	94	49.6
38	52.0	95	48.6
39	51.2	96	47.6
40	50.4	97	46.6
41	49.6	98	45.6
42	48.8	99	44.6
43	48.0	100	43.6
44	47.2	101	42.6
45	46.4	102	41.6
46	45.6	103	40.6
47	44.8	104	39.6
48	44.0	105	38.6
49	43.2	106	37.6
50	42.4	107	36.6
51	41.6	108	35.6
52	40.8	109	34.6
53	40.0	110	33.6
54	39.2	111	32.6
55	38.4	112	31.6
56	37.6	113	30.6
57	36.8	114	29.6
58	36.0	115	28.6
59	35.2	116	27.6
60	34.4	117	26.6
61	33.6	118	25.6
62	32.8	119	24.6
63	32.0	120	23.6
64	31.2	121	22.6
65	30.4	122	21.6
66	29.6	123	20.6
67	28.8	124	19.6
68	28.0	125	18.6
69	27.2	126	17.6
70	26.4	127	16.6
71	25.6	128	15.6
72	24.8	129	14.6
73	24.0	130	13.6
74	23.2	131	12.6
75	22.4	132	11.6
76	21.6	133	10.6
77	20.8	134	9.6
78	20.0	135	8.6
79	19.2	136	7.6
80	18.4	137	6.6
81	17.6	138	5.6
82	16.8	139	4.6
83	16.0	140	3.6
84	15.2	141	2.6
85	14.4	142	1.6
86	13.6	143	0.6
87	12.8	144	0.6
88	12.0	145	0.6
89	11.2	146	0.6
90	10.4	147	0.6
91	9.6	148	0.6
92	8.8	149	0.6
93	8.0	150	0.6
94	7.2	151	0.6
95	6.4	152	0.6
96	5.6	153	0.6
97	4.8	154	0.6
98	4.0	155	0.6
99	3.2	156	0.6
100	2.4	157	0.6
101	1.6	158	0.6
102	0.8	159	0.6
103	0.0	160	0.6

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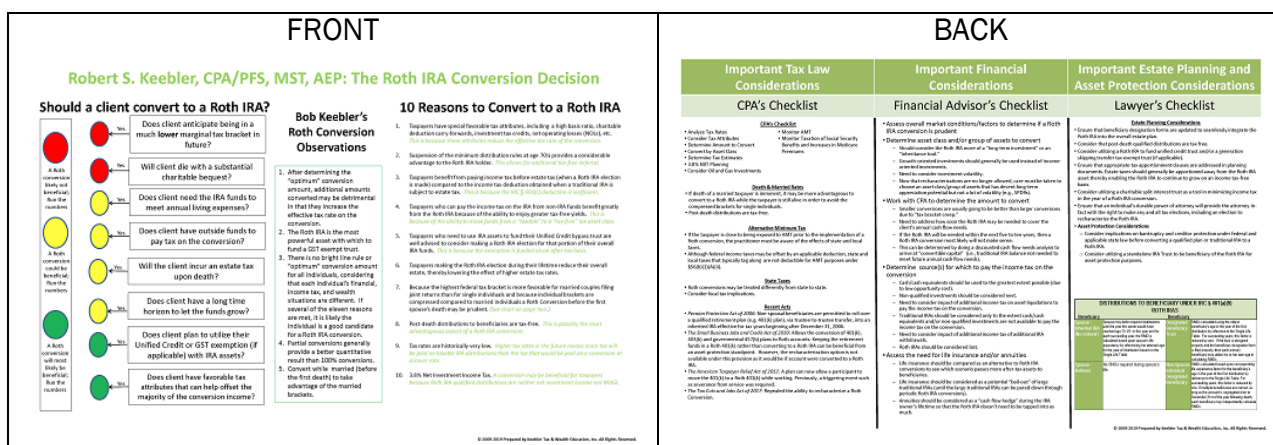
# Roth IRA Distribution Flowchart



# The Roth IRA Quadrants Chart



# Roth IRA Conversion Decision Chart



PLACE YOUR ORDER NOW