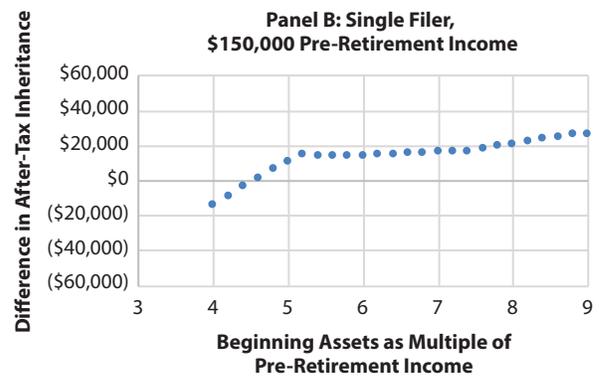
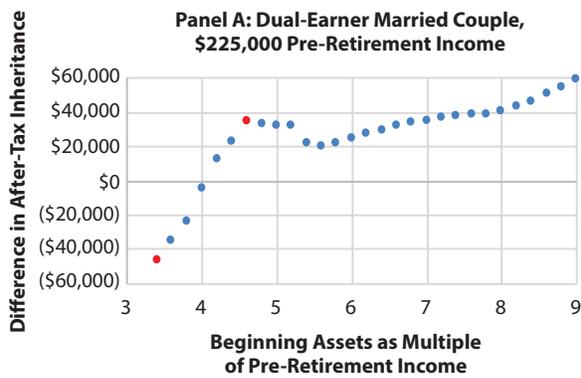


Figure 1: Difference in After-Tax Inherited Value Between Roth and Pretax Strategies (Under Baseline Assumptions; Roth Minus Pretax)



Notes: Points in red refer to the illustration of the problem, with assets of 3.4x and 4.6x income. Points are omitted if they result in negative ending assets.