

**Table 1: Effect of Changing Parameters on the Breakeven Asset Level**

Parameter Change	Largest Absolute Change in Breakeven Asset Level	Interpretation
<b>Retiring later (67 instead of 65)</b>	Down 1.2x	People retiring later amass more tax-deferred assets and have less time before RMDs to draw them down. Therefore, more people in this situation will have unneeded RMDs and leave larger estates, both of which favor switching to Roth.
<b>Claiming Social Security later (67 instead of 65), but still retiring at 65</b>	Down 0.5x	Later claimers who live 30 years after retirement (as assumed) end up with more assets than early claimers. Therefore, the beneficiaries' tax advantage from Roth assets becomes more valuable.
<b>Saving more (target employee contribution of 15% instead of 12%)</b>	Down 0.5x	Saving more increases unneeded RMDs and estate size, which both favor switching to Roth.
<b>Longer retirement (35 years instead of 30)</b>	Up 0.9x	A longer retirement period requires more asset withdrawals, so more assets will be taxed at the household's retirement tax rate instead of the beneficiaries' higher working-year rate. This favors pretax for more people with other baseline assumptions in place.
<b>Sole-earner couple (instead of dual-earner)</b>	Up 1.6x	At higher income levels, sole-earner couples have lower Social Security benefits and leave smaller estates. Therefore, taxes during working years are more important than their beneficiaries' taxes, which favors pretax.