

Table 3: Relative Tax Benefit of Spread Strategy						
		MFJ Taxable Income				
		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Inherited IRA Amount	\$25,000	\$(24)	\$(1,476)	\$(1,484)	\$(291)	\$(1,486)
	\$50,000	\$3,058	\$(2,616)	\$(2,969)	\$1,807	\$(2,972)
	\$100,000	\$10,347	\$(3,777)	\$(1,999)	\$7,808	\$(4,929)
	\$200,000	\$32,499	\$5,347	\$10,570	\$22,072	\$(7,292)
	\$300,000	\$52,316	\$22,903	\$26,511	\$26,357	\$(9,655)
	\$500,000	\$93,413	\$64,620	\$61,199	\$32,320	\$(14,381)
	\$750,000	\$145,811	\$108,444	\$104,558	\$39,774	\$(20,289)
	\$1,000,000	\$192,945	\$151,803	\$134,503	\$38,314	\$(29,655)