Table 4: Single Individual with $1 Million in Financial Assets

Strategy	Longevity of Portfolio	Total Value: Present Value of Spending plus Bequests	Present Value of Lifetime Federal Income Taxes	Taxable Portion of Lifetime SS Benefits	Present Value of Lifetime Medicare Premiums
Conventional Wisdom	20 years	$1,679,636	$237,892	71.3%	$50,728
Roth 22%	23 years	$1,817,157	$111,972	26.8%	$45,382
Difference	3 years	$137,521	–$125,920		–$5,346

Note: The calculations assume current law tax rates apply through 2025, and pre-TCJA tax rates apply thereafter.