

Table 1: Comparing the Tax Efficiency of Two Withdrawal Strategies

Withdrawal Strategy	Longevity	Total After-tax Value	Ending After-tax Balance	Lifetime Income Taxes	Lifetime IRMAAs
Conventional Wisdom (CW)	23 years	\$2,967,312	\$0	\$559,517	\$22,659
Roth 24%, 2028 OppCW	24 years	\$3,172,633	\$105,942	\$310,846	\$16,380