

**Table 2: Enumeration Showing  $n$ -Period Equivalence of Traditional and Roth Accounts under a Constant Tax Rate**

Age	Counterfactual					Roth		Counterfactual after tax	Roth gain
	RMD divisor	With appreciation before RMD	RMD	End of year balance	Tax on RMD	Roth distribution	End year Roth balance		
72				\$100,000			\$75,000		
73	26.5	\$110,000	\$3,774	\$106,226	-\$943	\$2,830	\$79,670	\$79,670	0
74	25.5	\$116,849	\$4,166	\$112,683	-\$1,041	\$3,124	\$84,512	\$84,512	0
75	24.6	\$123,952	\$4,581	\$119,371	-\$1,145	\$3,435	\$89,528	\$89,528	0
80	20.2	\$162,866	\$7,330	\$155,536	-\$1,832	\$5,497	\$116,652	\$116,652	0
85	16.0	\$203,708	\$11,574	\$192,133	-\$2,894	\$8,681	\$144,100	\$144,100	0
90	12.2	\$236,540	\$17,626	\$218,914	-\$4,406	\$13,219	\$164,186	\$164,186	0
95	8.9	\$244,702	\$24,995	\$219,707	-\$6,249	\$18,746	\$164,780	\$164,780	0