Table 3: How the Conversion Payoff Scales for a 1% increase in Tax at Distribution

Age	RMD divisor	With appreciation before RMD	RMD	End of year balance	Tax on RMD	Roth distribution	End year Roth balance	Counterfactual after tax	Roth gain	Gain as % counter-factual
		Counterfactual				**Roth**				
72				$100,000			$75,000			
73	26.5	$110,000	$3,774	$106,226	−$981	$2,792	$79,708	$78,608	$1,100	1.0%
74	25.5	$116,849	$4,166	$112,683	−$1,083	$3,083	$84,596	$83,386	$1,210	1.1%
75	24.6	$123,952	$4,581	$119,371	−$1,191	$3,390	$89,666	$88,335	$1,331	1.1%
80	20.2	$162,866	$7,330	$155,536	−$1,906	$5,424	$117,240	$115,097	$2,144	1.4%
85	16.0	$203,708	$11,574	$192,133	−$3,009	$8,565	$145,631	$142,179	$3,452	1.8%
90	12.2	$236,540	$17,626	$218,914	−$4,583	$13,043	$167,556	$161,996	$5,560	2.5%
95	8.9	$244,702	$24,995	$219,707	−$6,499	$18,496	$171,537	$162,583	$8,954	4.1%