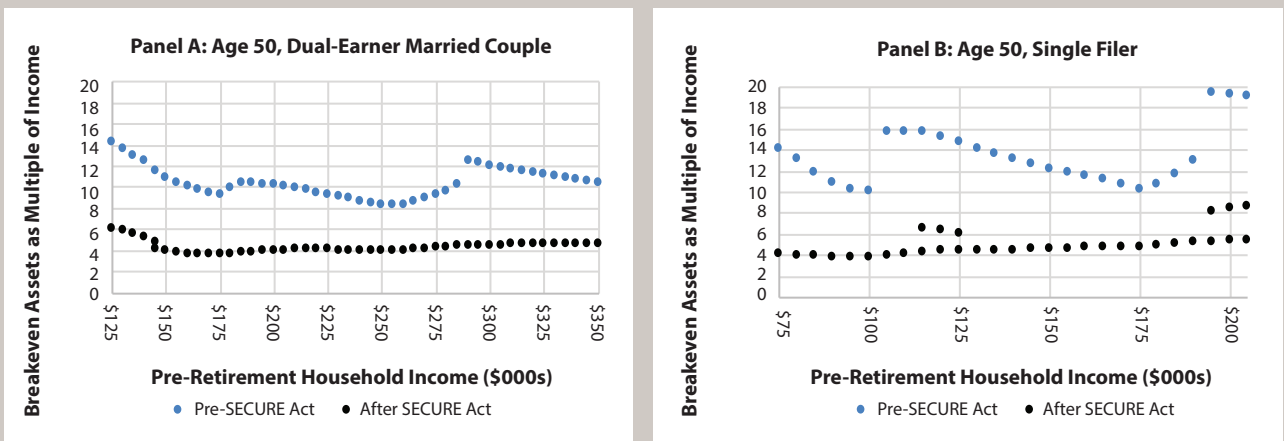


Figure 4: Breakeven Asset Levels Before and After the SECURE Act (Under Baseline Assumptions)



Note: Breakeven represents the level of starting assets where pretax and Roth generate equal results.