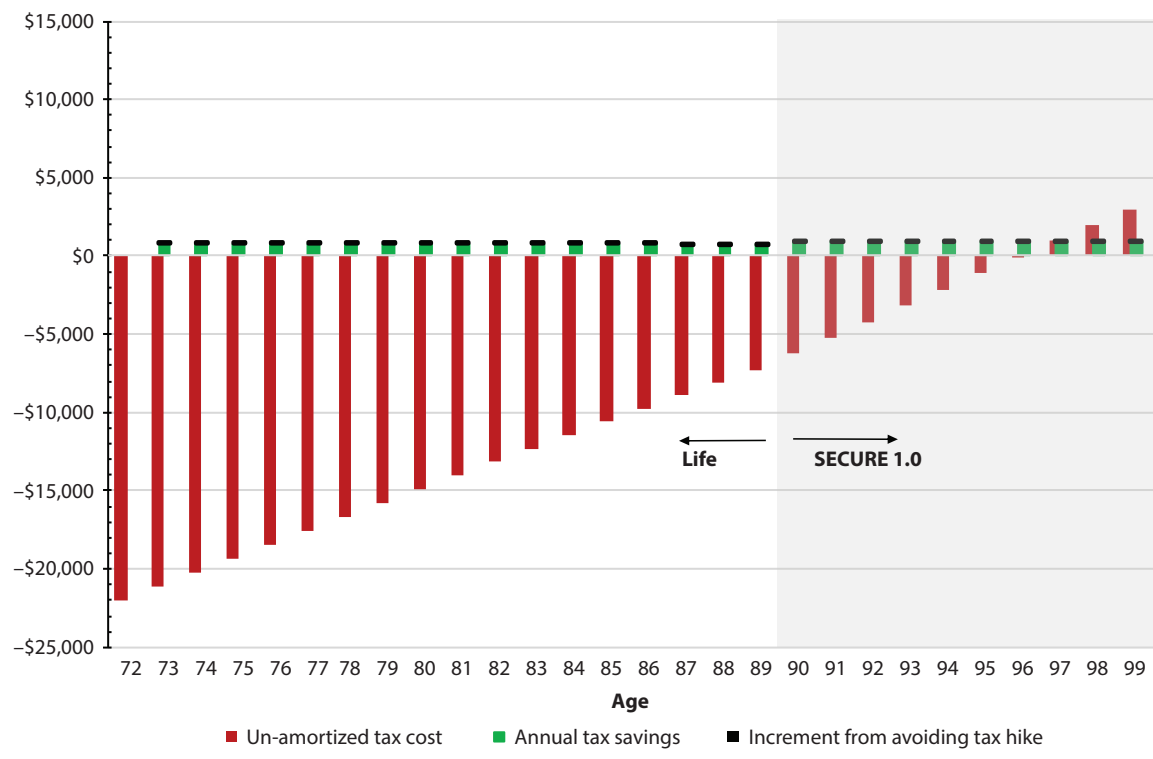


**Figure 1: Time Course for Receiving Net Present Value from a Conversion**



Note: Conversion of \$100,000 at tax rate of 22%, with future tax rate on RMDs at 25%.