RETIREMENT PLANNING REPORT

Qualified Account Tax Comparison

A plain-English look at the modeled money left after taxes.

STARTING BALANCE	CURRENT AGE	PROJECT THROUGH
$500,000	**62**	**Age 100**

PATH 01

Stay in the traditional IRA

Keep the account tax-deferred and model required minimum distributions.

OR

PATH 02

Pay the modeled tax today

Pay the assumed tax now and model the remaining amount growing tax-free.

This is a hypothetical educational illustration, not a recommendation or a calculation of personal tax liability. Actual taxes, returns, distributions, laws, and account choices can differ.

ANALYSIS ASSUMPTIONS

One starting point. Two modeled paths.

Current qualified balance **$500,000**	Current age **62**	Project through age **100**
Assumed tax rate **25%**	Assumed annual growth **7%**	Modeled RMD starting age **75**

Estimated after-tax advantage at age 100

The pay-tax-today path finishes ahead in this illustration.

$885,558

Modeled after-tax money at age 100

Stay in the traditional IRA **$4,362,411**

Pay the modeled tax today **$5,247,969**

Modeled taxes by strategy

Modeled tax	Stay qualified	Pay tax today
Tax paid today	$0	$125,000
RMD and investment taxes	$1,231,361	$0
Tax on remaining IRA at age 100	$222,766	$0
Total modeled taxes	**$1,454,127**	**$125,000**

Nominal tax difference: **$1,329,127**. This is not the same as the after-tax advantage because it adds taxes paid in different years without discounting them.

PROJECTION DETAIL

After-tax strategy balances

Ages 62 through 81

Age	Year	Stay in IRA after-tax total	Pay tax today after-tax balance	Modeled difference
62	2026	$401,250	$401,250	**Even** Same modeled balance
63	2027	$429,338	$429,337	**$1** Stay in IRA ahead
64	2028	$459,391	$459,390	**$1** Stay in IRA ahead
65	2029	$491,548	$491,547	**$1** Stay in IRA ahead
66	2030	$525,956	$525,955	**$1** Stay in IRA ahead
67	2031	$562,773	$562,771	**$2** Stay in IRA ahead
68	2032	$602,166	$602,164	**$2** Stay in IRA ahead
69	2033	$644,318	$644,315	**$3** Stay in IRA ahead
70	2034	$689,420	$689,417	**$3** Stay in IRA ahead
71	2035	$737,679	$737,676	**$3** Stay in IRA ahead
72	2036	$789,315	$789,313	**$2** Stay in IRA ahead
73	2037	$844,567	$844,564	**$3** Stay in IRA ahead
74	2038	$903,687	$903,683	**$4** Stay in IRA ahead
75	2039	$966,944	$966,940	**$4** Stay in IRA ahead
76	2040	$1,033,986	$1,034,625	**$639** Pay tax today ahead
77	2041	$1,105,000	$1,107,048	**$2,048** Pay tax today ahead
78	2042	$1,180,182	$1,184,541	**$4,359** Pay tax today ahead
79	2043	$1,259,734	$1,267,458	**$7,724** Pay tax today ahead
80	2044	$1,343,860	$1,356,180	**$12,320** Pay tax today ahead
81	2045	$1,432,770	$1,451,112	**$18,342** Pay tax today ahead

The stay-qualified total combines the traditional IRA after its modeled tax with the after-tax account funded by modeled RMDs.

PROJECTION DETAIL

After-tax strategy balances

Ages 82 through 100

Age	Year	Stay in IRA after-tax total	Pay tax today after-tax balance	Modeled difference
82	2046	$1,526,688	$1,552,689	**$26,001** Pay tax today ahead
83	2047	$1,625,834	$1,661,377	**$35,543** Pay tax today ahead
84	2048	$1,730,443	$1,777,673	**$47,230** Pay tax today ahead
85	2049	$1,840,744	$1,902,110	**$61,366** Pay tax today ahead
86	2050	$1,956,983	$2,035,257	**$78,274** Pay tax today ahead
87	2051	$2,079,406	$2,177,724	**$98,318** Pay tax today ahead
88	2052	$2,208,268	$2,330,164	**$121,896** Pay tax today ahead
89	2053	$2,343,837	$2,493,275	**$149,438** Pay tax today ahead
90	2054	$2,486,375	$2,667,804	**$181,429** Pay tax today ahead
91	2055	$2,636,163	$2,854,550	**$218,387** Pay tax today ahead
92	2056	$2,793,487	$3,054,368	**$260,881** Pay tax today ahead
93	2057	$2,958,645	$3,268,173	**$309,528** Pay tax today ahead
94	2058	$3,131,935	$3,496,945	**$365,010** Pay tax today ahead
95	2059	$3,313,691	$3,741,731	**$428,040** Pay tax today ahead
96	2060	$3,504,255	$4,003,652	**$499,397** Pay tax today ahead
97	2061	$3,704,009	$4,283,907	**$579,898** Pay tax today ahead
98	2062	$3,913,332	$4,583,780	**$670,448** Pay tax today ahead
99	2063	$4,132,649	$4,904,644	**$771,995** Pay tax today ahead
100	2064	$4,362,411	$5,247,969	**$885,558** Pay tax today ahead

The stay-qualified total combines the traditional IRA after its modeled tax with the after-tax account funded by modeled RMDs.

READ BEFORE USING THIS ILLUSTRATION

Important limitations and assumptions

Educational use only. This report is a hypothetical illustration and does not provide tax, legal, investment, accounting, or insurance advice. It is not a recommendation to convert, withdraw, purchase, sell, or reallocate any account or product.

One assumed tax rate. The model applies the selected rate for illustrative purposes. It does not calculate an individual's marginal or effective tax rate. Social Security, pensions, rental income, other income, deductions, filing status, state taxes, Medicare premiums, and future law changes can make actual results higher or lower.

Modeled growth is not guaranteed. The selected annual growth rate is applied consistently for comparison. Actual returns may be positive or negative, may vary by year, and may be reduced by fees, expenses, or product charges not included here.

Pay-tax-today assumption. The illustration assumes the modeled tax is paid from the current qualified-account balance. Paying taxes from outside assets would change the comparison. Eligibility, timing, tax consequences, account type, and implementation must be reviewed separately.

Required minimum distributions. Modeled RMDs use the calculator's stated rules version and an applicable uniform-lifetime divisor. Actual RMD requirements depend on current law, account ownership, beneficiary status, birth year, and other facts.

Ending balances. The stay-qualified ending value includes the traditional account after an estimated tax plus modeled after-tax RMD money. The pay-tax-today ending value is the modeled balance after today's assumed tax and subsequent tax-free growth. These are estimates, not guarantees or account statements.

Professional review. Consult qualified tax, legal, and financial professionals before taking action. Advisors and firms should obtain any required compliance approval before using this report with clients.

Calculation version	**reference-compatibility-plus-net-2026.6**
Rules version	**irs-p590b-2025-reviewed-2026-08-21**