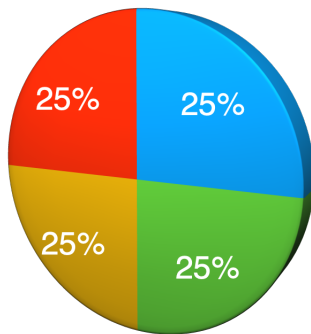




INSTITUTE OF BIBLICAL ECONOMY

Married filing jointly or qualifying surviving spouse		
Tax rate	on taxable income from ...	up to ...
10%	\$0	\$23,200
12%	\$23,201	\$94,300
22%	\$94,301	\$201,050
24%	\$201,051	\$383,900
32%	\$383,901	\$487,450
35%	\$487,451	\$731,200
37%	\$731,201	And up

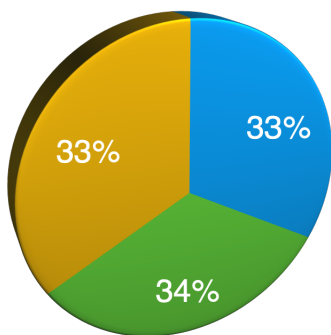
● IRA ● Roth IRA ● Social Security ● Tax-Exposed



Income Source	% Of Income	Tax Rate
IRA	25%	22%
Roth IRA	25%	0%
Social Security	25%	22%
Tax-Exposed	25%	15%
Average Tax Rate		14.75%

Partially
Converted
Roth IRA

● Roth IRA ● Social Security ● Tax-Exposed



Income Source	% Of Income	Tax Rate
Roth IRA	33%	0%
Social Security	34%	22%
Tax-Exposed	33%	15%
Average Tax Rate		12%

Fully
Converted
Roth IRA

In This Two Scenario Comparison, 100% Retirement Income From Social Security-Only Comes With A 22% Tax Expense, Each Year

Verses

A More Tax-Savvy & Pre-Planned Blended Retirement Income Portfolio Which Has A 10% Less Tax Expense, Each Year

A Fully Converted Roth Portfolio Scenario Saves A Full 10% Tax Savings Compared To Fully 22% Taxed Social Security-Only Scenario, Each Year