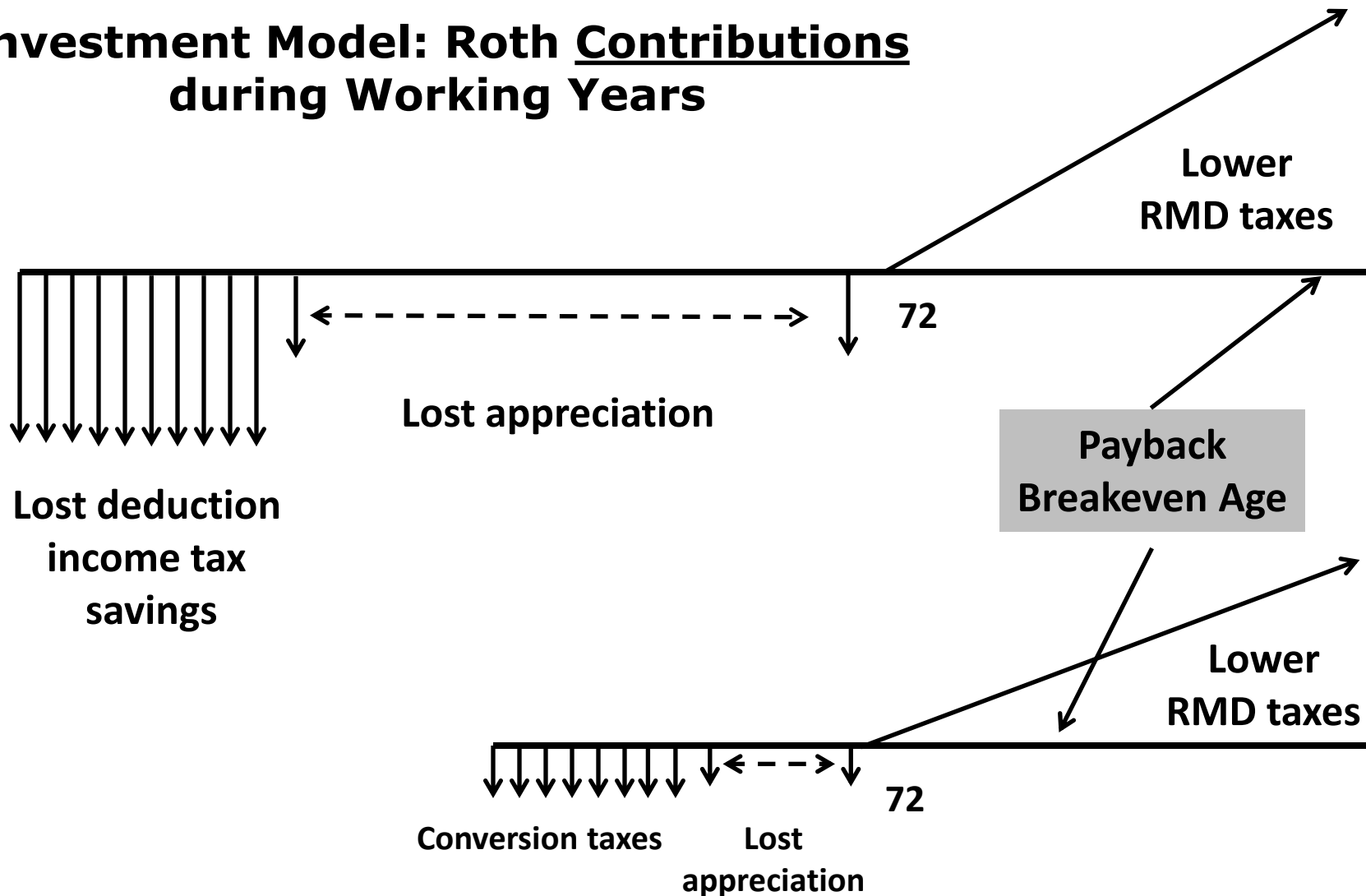


Investment Model: Roth Contributions during Working Years



Investment Model: Roth Conversions in Low Tax Years