

TAXABLE VS. TAX-ADVANTAGED SAVINGS

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INTRODUCTION

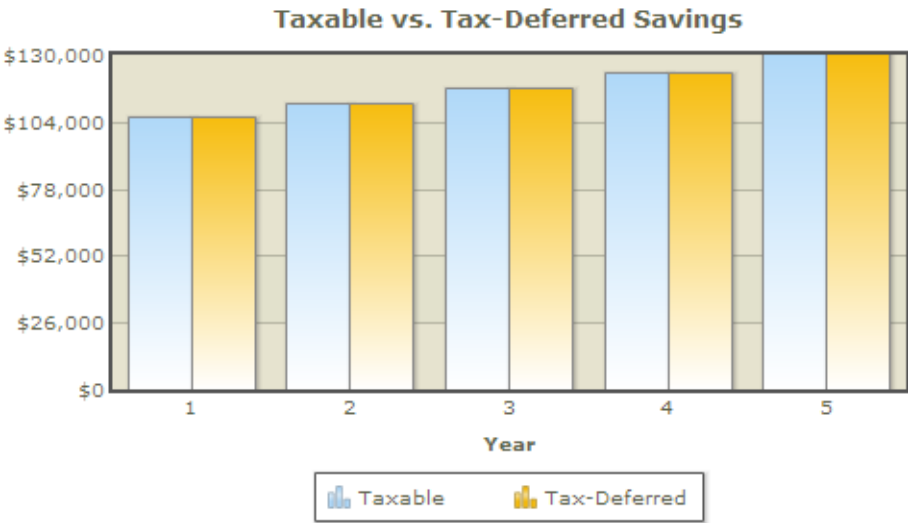
Tax-deferral can have a dramatic effect on the growth of an investment. Use this calculator to determine the future value of an investment being subject to income tax each year versus deferring the tax until withdrawal.

SUMMARY OF INPUT

Starting balance	\$100,000
Number of years for the analysis	5
Annual rate of return	5.35%
Tax rate	0.00%

ANALYSIS

It appears that by saving in a tax-deferred vehicle you would accumulate \$129,770 (\$129,770 after taxes on the earnings) vs. \$129,770 in a taxable savings account.



Year	Taxable				Tax-Deferred		
	Beginning Balance	Return @ 5.35%	Taxes @ 0.00%	Ending Balance	Beginning Balance	Return @ 5.35%	Ending Balance
1	\$100,000	\$5,350	\$0	\$105,350	\$100,000	\$5,350	\$105,350

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2	105,350	5,636	0	110,986	105,350	5,636	110,986
3	110,986	5,938	0	116,924	110,986	5,938	116,924
4	116,924	6,255	0	123,179	116,924	6,255	123,179
5	123,179	6,590	0	129,770	123,179	6,590	129,770

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