

TAXABLE VS. TAX-ADVANTAGED SAVINGS

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INTRODUCTION

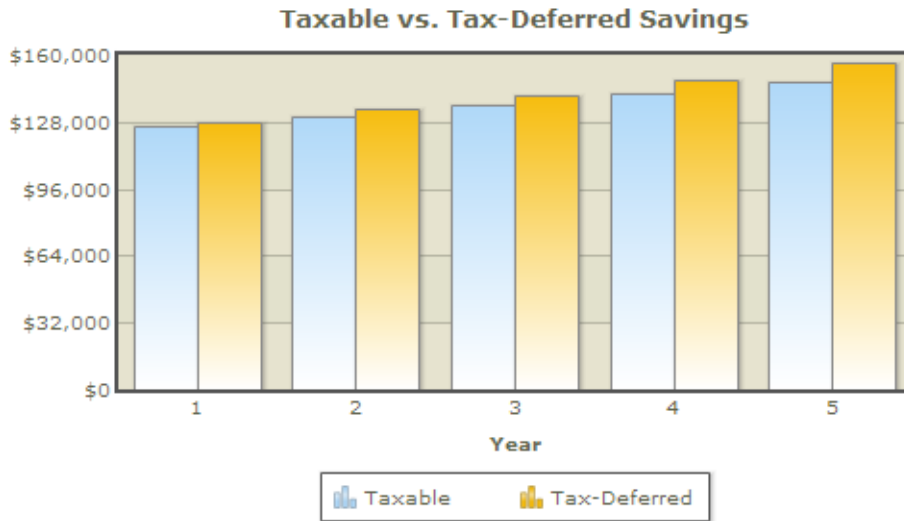
Tax-deferral can have a dramatic effect on the growth of an investment. Use this calculator to determine the future value of an investment being subject to income tax each year versus deferring the tax until withdrawal.

SUMMARY OF INPUT

Starting balance	\$121,000
Number of years for the analysis	5
Annual rate of return	5.15%
Tax rate	25.00%

ANALYSIS

It appears that by saving in a tax-deferred vehicle you would accumulate \$155,536 (\$146,902 after taxes on the earnings) vs. \$146,244 in a taxable savings account.



Year	Taxable				Tax-Deferred		
	Beginning Balance	Return @ 5.15%	Taxes @ 25.00%	Ending Balance	Beginning Balance	Return @ 5.15%	Ending Balance
1	\$121,000	\$6,232	\$1,558	\$125,674	\$121,000	\$6,232	\$127,232

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2	125,674	6,472	1,618	130,528	127,232	6,552	133,784
3	130,528	6,722	1,681	135,569	133,784	6,890	140,674
4	135,569	6,982	1,745	140,806	140,674	7,245	147,918
5	140,806	7,251	1,813	146,244	147,918	7,618	155,536

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