

TAXABLE VS. TAX-ADVANTAGED SAVINGS

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INTRODUCTION

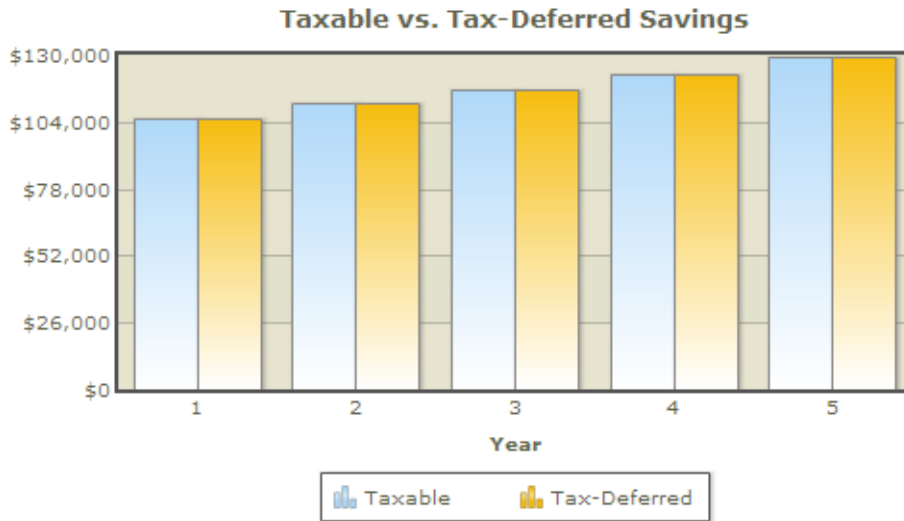
Tax-deferral can have a dramatic effect on the growth of an investment. Use this calculator to determine the future value of an investment being subject to income tax each year versus deferring the tax until withdrawal.

SUMMARY OF INPUT

Starting balance	\$100,000
Number of years for the analysis	5
Annual rate of return	5.20%
Tax rate	0.00%

ANALYSIS

It appears that by saving in a tax-deferred vehicle you would accumulate \$128,848 (\$128,848 after taxes on the earnings) vs. \$128,848 in a taxable savings account.



Year	Taxable				Tax-Deferred		
	Beginning Balance	Return @ 5.20%	Taxes @ 0.00%	Ending Balance	Beginning Balance	Return @ 5.20%	Ending Balance
1	\$100,000	\$5,200	\$0	\$105,200	\$100,000	\$5,200	\$105,200

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2	105,200	5,470	0	110,670	105,200	5,470	110,670
3	110,670	5,755	0	116,425	110,670	5,755	116,425
4	116,425	6,054	0	122,479	116,425	6,054	122,479
5	122,479	6,369	0	128,848	122,479	6,369	128,848

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