



Year	(Blue Line) <b>PRE-TAX INVESTING</b> 401(k)-tax-deferred	(Yellow Line) NO TAX BENEFIT Deduct taxes each yr	Assume
1	15,000	15,000	15,000 annual contribution
2	31,800	30,675	6% return per year
3	49,608	47,055	25% capital gains tax
4	68,484	64,173	<b>Conservative-Moderate Risk Profile</b>
5	88,494	82,061	
6	109,703	100,753	
7	132,185	120,287	
8	156,016	140,700	
9	181,277	162,032	
10	208,054	184,323	
11	236,437	207,618	
12	266,524	231,960	
13	298,415	257,399	
14	332,220	283,982	
15	368,053	311,761	
16	406,036	340,790	
17	446,298	371,126	
18	488,976	402,826	
19	534,215	435,953	
20	582,168	470,571	
21	632,998	506,747	
22	686,878	544,551	
23	743,990	584,055	
24	804,530	625,338	
25	868,702	668,478	
26	936,724	713,560	
27	1,008,827	760,670	
28	1,085,257	809,900	
29	1,166,272	861,345	
30	<b>\$ 1,252,149</b>	<b>\$ 915,106</b>	<b>\$ 304,927 33% MORE</b> difference

