

Age	Traditional IRA			Roth IRA			Taxable Investment Account				
	Pre-tax Contribution	Investment Return 6.0%	Year-End Balance	After-Tax Contribution (20% Tax Rate)	Investment Return 6.0%	Year-End Balance	After-Tax Contribution	Investment Return 6.0%	Tax @ Rate of 20.0%	After-Tax Investment Gain	Year-End Balance
35	5,500	330	5,830	4,400	264	4,664	4,400	264	(53)	211	4,611
36	5,500	680	12,010	4,400	544	9,608	4,400	541	(108)	433	9,444
37	5,500	1,051	18,560	4,400	840	14,848	4,400	831	(166)	664	14,508
38	5,500	1,444	25,504	4,400	1,155	20,403	4,400	1,134	(227)	908	19,816
39	5,500	1,860	32,864	4,400	1,488	26,291	4,400	1,453	(291)	1,162	25,378
40	5,500	2,302	40,666	4,400	1,841	32,533	4,400	1,787	(357)	1,429	31,208
41	5,500	2,770	48,936	4,400	2,216	39,149	4,400	2,136	(427)	1,709	37,317
42	5,500	3,266	57,702	4,400	2,613	46,162	4,400	2,503	(501)	2,002	43,719
43	5,500	3,792	66,994	4,400	3,034	53,595	4,400	2,887	(577)	2,310	50,429
44	5,500	4,350	76,844	4,400	3,480	61,475	4,400	3,290	(658)	2,632	57,461
45	5,500	4,941	87,285	4,400	3,953	69,828	4,400	3,712	(742)	2,969	64,830
46	5,500	5,567	98,352	4,400	4,454	78,681	4,400	4,154	(831)	3,323	72,553
47	5,500	6,231	110,083	4,400	4,985	88,066	4,400	4,617	(923)	3,694	80,647
48	5,500	6,935	122,518	4,400	5,548	98,014	4,400	5,103	(1,021)	4,082	89,129
49	5,500	7,681	135,699	4,400	6,145	108,559	4,400	5,612	(1,122)	4,489	98,018
50	6,500	8,532	150,731	5,200	6,826	120,585	5,200	6,193	(1,239)	4,954	108,173
51	6,500	9,434	166,665	5,200	7,547	133,332	5,200	6,802	(1,360)	5,442	118,815
52	6,500	10,390	183,555	5,200	8,312	146,844	5,200	7,441	(1,488)	5,953	129,967
53	6,500	11,403	201,458	5,200	9,123	161,166	5,200	8,110	(1,622)	6,488	141,655
54	6,500	12,477	220,435	5,200	9,982	176,348	5,200	8,811	(1,762)	7,049	153,905
55	6,500	13,616	240,551	5,200	10,893	192,441	5,200	9,546	(1,909)	7,637	166,742
56	6,500	14,823	261,875	5,200	11,858	209,500	5,200	10,316	(2,063)	8,253	180,195
57	6,500	16,102	284,477	5,200	12,882	227,582	5,200	11,124	(2,225)	8,899	194,294
58	6,500	17,459	308,436	5,200	13,967	246,748	5,200	11,970	(2,394)	9,576	209,069
59	6,500	18,896	333,832	5,200	15,117	267,065	5,200	12,856	(2,571)	10,285	224,554
60	6,500	20,420	360,752	5,200	16,336	288,601	5,200	13,785	(2,757)	11,028	240,782
61	6,500	22,035	389,287	5,200	17,628	311,429	5,200	14,759	(2,952)	11,807	257,790
62	6,500	23,747	419,534	5,200	18,998	335,627	5,200	15,779	(3,156)	12,624	275,613
63	6,500	25,562	451,596	5,200	20,450	361,277	5,200	16,849	(3,370)	13,479	294,292
64	6,500	27,486	485,582	5,200	21,989	388,465	5,200	17,970	(3,594)	14,376	313,868
65	6,500	29,525	521,607	5,200	23,620	417,285	5,200	19,144	(3,829)	15,315	334,383
66	(37,500)	19,364	503,471	(30,000)	15,491	402,777	(30,000)	12,175	(2,435)	9,740	314,123
67	(37,500)	18,639	484,610	(30,000)	14,911	387,688	(30,000)	11,365	(2,273)	9,092	293,215
68	(37,500)	17,884	464,994	(30,000)	14,308	371,995	(30,000)	10,529	(2,106)	8,423	271,638
69	(37,500)	17,100	444,594	(30,000)	13,680	355,675	(30,000)	9,666	(1,933)	7,732	249,371
70	(37,500)	16,284	423,378	(30,000)	13,027	338,702	(30,000)	8,775	(1,755)	7,020	226,390
71	(37,500)	15,435	401,313	(30,000)	12,348	321,050	(30,000)	7,856	(1,571)	6,284	202,675
72	(37,500)	14,553	378,365	(30,000)	11,642	302,692	(30,000)	6,907	(1,381)	5,526	178,201
73	(37,500)	13,635	354,500	(30,000)	10,908	283,600	(30,000)	5,928	(1,186)	4,742	152,943
74	(37,500)	12,680	329,680	(30,000)	10,144	263,744	(30,000)	4,918	(984)	3,934	126,877
75	(37,500)	11,687	303,867	(30,000)	9,350	243,094	(30,000)	3,875	(775)	3,100	99,977
76	(37,500)	10,655	277,022	(30,000)	8,524	221,617	(30,000)	2,799	(560)	2,239	72,216
77	(37,500)	9,581	249,103	(30,000)	7,665	199,282	(30,000)	1,689	(338)	1,351	43,567
78	(37,500)	8,464	220,067	(30,000)	6,771	176,053	(30,000)	543	(109)	434	14,002
79	(37,500)	7,303	189,869	(30,000)	5,842	151,896	(14,002)	-	-	-	-
80	(37,500)	6,095	158,464	(30,000)	4,876	126,771	-	-	-	-	-
81	(37,500)	4,839	125,803	(30,000)	3,871	100,642	-	-	-	-	-
82	(37,500)	3,532	91,835	(30,000)	2,826	73,468	-	-	-	-	-
83	(37,500)	2,173	56,508	(30,000)	1,739	45,207	-	-	-	-	-
84	(37,500)	760	19,769	(30,000)	608	15,815	-	-	-	-	-
85	(19,769)	-	-	(15,815)	-	-	-	-	-	-	-
86	-	-	-	-	-	-	-	-	-	-	-
87	-	-	-	-	-	-	-	-	-	-	-
	(545,769)	545,769	521,607	(436,615)	436,615	417,285	(254,802)	318,502	(63,700)	254,802	334,383
	After Tax Requirement (30,000)	Tax Rate 20%	Year-End Balance	After Tax Requirement (30,000)	Tax Rate 20%	Year-End Balance	After Tax Requirement (30,000)	Tax Rate 20%	After-Tax Investment Gain	Year-End Balance	
	Pre-Tax Withdrawal	4%	521,607	Pre-Tax Withdrawal	4%	417,285	Pre-Tax Withdrawal	4%		334,383	