

TABLE 10-1

THE EFFECT OF TAX DEFERRAL

ANNUAL CONTRIBUTION	YEARS TO RETIREMENT	ANNUAL RATE OF INTEREST	VALUE AT RETIREMENT IF . . .		
			CONTRIBUTIONS TAX DEDUCTIBLE AND EARNINGS TAX DEFERRED	CONTRIBUTIONS NOT TAX DEDUCTIBLE AND EARNINGS TAXABLE (15% BRACKET)	CONTRIBUTIONS NOT TAX DEDUCTIBLE AND EARNINGS TAXABLE (25% BRACKET)
\$3,000	20	3%	\$83,029	\$78,985	\$76,416
\$3,000	20	6%	\$116,978	\$105,366	\$98,349
\$3,000	20	9%	\$167,294	\$142,182	\$127,759
\$3,000	30	3%	\$147,008	\$136,148	\$129,434
\$3,000	30	6%	\$251,405	\$213,115	\$191,257
\$3,000	30	9%	\$445,726	\$343,169	\$289,239
\$3,000	40	3%	\$232,990	\$209,679	\$195,664
\$3,000	40	6%	\$492,143	\$390,306	\$335,540
\$3,000	40	9%	\$1,104,876	\$763,298	\$599,550