



COMPARE A ROTH 401(k) TO A TRADITIONAL 401(k)

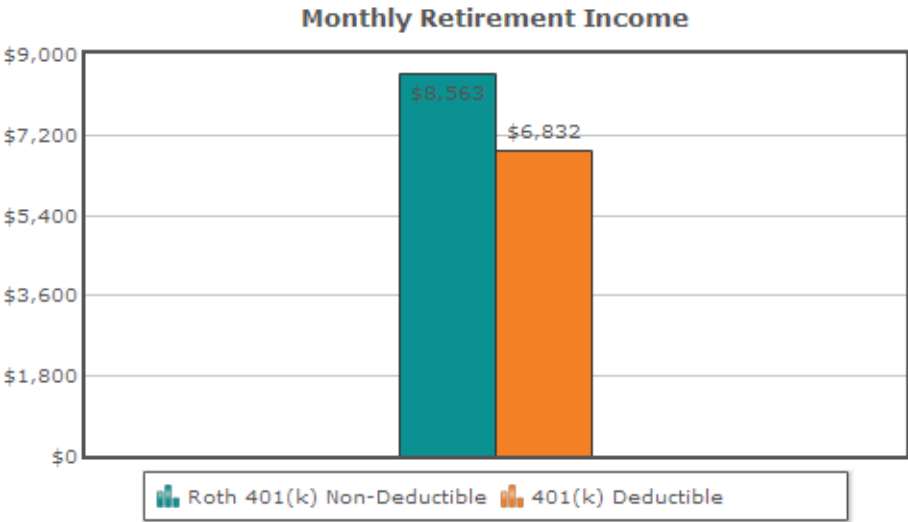
INTRODUCTION

Your retirement income can vary widely depending on what type of account holds your savings and what assumptions you make about return and tax rates during the accumulation and withdrawal periods. Use this calculator to help compare employee contributions to the new after-tax Roth 401(k) and the current tax-deductible 401(k).

ANALYSIS

Based on the assumptions you provided, your \$3,600 annual contribution for 35 years could provide as much as \$102,755 per year (\$8,563 per month) for your anticipated 20 year distribution period.

401(k) Analysis		
Accumulation Phase	Roth 401(k) (Non-Deductible)	401(k) (Deductible)
Annual contribution (before tax)	\$3,600	\$3,600
Adjustment for taxable contributions*	-216	-0
Total annual contribution (after tax)	\$3,384	\$3,600
Interest rate (accumulation phase)	10%	10%
Term (accumulation phase)	35	35
Account value at retirement	\$1,008,863	\$1,073,259
Distribution Phase	Roth 401(k) (Non-Deductible)	401(k) (Deductible)
Account value at retirement	\$1,008,863	\$1,073,259
Term (distribution phase)	20	20
Interest rate (distribution phase)	8%	8%
Annual income before taxes	\$102,755	\$109,314
Annual income tax	\$0	\$27,328
After-tax annual income	\$102,755	\$81,985
After-tax monthly income	\$8,563	\$6,832



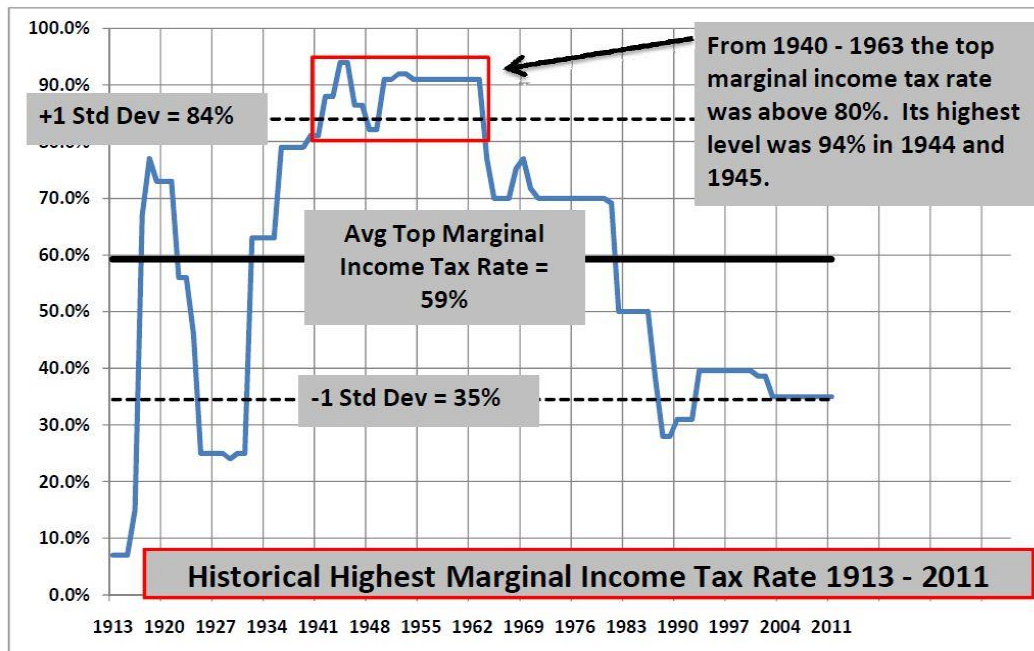
* Actual contribution levels to non-deductible accounts have been reduced to reflect the effects of making after-tax contributions.

SUMMARY OF INPUT

Current age	30
Age when income should start	65



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Retirement is not an age, it is a number. What is your retirement number? If you do not know the answers to that question, why are you working so hard each day? You have the information to determine your number.

Let us show you how...

Social Security

Max benefit in 2015 is \$2,663. Did you know you can take your spouse's Social Security at 62 if you are vested? Are you vested? Can you get vested before 62? If you are not vested, what happens? What happens if you take social security at 62? Did you know you only get 75% benefit? If you wait until full retirement you get 100%...

But what if you wait until 70? 132%... What is the correct distribution plan for me?

Let us show you what makes the most sense for you...