

Sheet1

Building the Nest Egg

\*\*\*\*\*

Basic Data

-----  
 Years to Retirement            20  
 Current Marginal Tax Rate    28.00%  
 Annual Payment Inflatior    5.00%

Retirement Savings

	Initial Balances	First Yr. Savings	Annual Return	Aftertax Return	Future Balances
Taxable Savings	\$5000	\$2500	9.00%	6.48%	\$162,338.76
Tax-Deferred Savings	\$7000	\$3000	9.00%	9.00%	\$260,564.36
Nontaxable Savings	\$5000	\$2500	7.00%	7.00%	\$171,396.77
	\$17000	\$8000			\$594,299.88

Spending the Nest Egg

\*\*\*\*\*

Basic Data

-----  
 Years of Retirement            30  
 Annual Inflation                5.00%

Retirement Spending

	Future Dollars	Deflated First Yr.
Taxable Savings	\$15,801.46	\$5,955.41
Tax-Deferred Savings	\$25,362.38	\$9,558.82
Nontaxable Savings	\$13,812.25	\$5,205.69
Pretax Income	\$54,976.10	\$20,719.91