

Roth account taxes up front

Years:	<u>30</u>	_____
Present Value:	<u>116,279</u>	_____
Earnings Rate:	<u>8.00%</u>	_____

AVERAGE Investment Return: 8.00%
ACTUAL Investment Return: 8.00%

Year	Beg. Of Year Acct. Value	Earnings Rate	Annual Cash Flow	Interest Earnings	End of Year Acct. Value
1	116,279	8.00%	(16,279)	8,000	108,000
2	108,000	8.00%		8,640	116,640
3	116,640	8.00%		9,331	125,971
4	125,971	8.00%		10,078	136,049
5	136,049	8.00%		10,884	146,933
6	146,933	8.00%		11,755	158,687
7	158,687	8.00%		12,695	171,382
8	171,382	8.00%		13,711	185,093
9	185,093	8.00%		14,807	199,900
10	199,900	8.00%		15,992	215,892
11	215,892	8.00%		17,271	233,164
12	233,164	8.00%		18,653	251,817
13	251,817	8.00%		20,145	271,962
14	271,962	8.00%		21,757	293,719
15	293,719	8.00%		23,498	317,217
16	317,217	8.00%		25,377	342,594
17	342,594	8.00%		27,408	370,002
18	370,002	8.00%		29,600	399,602
19	399,602	8.00%		31,968	431,570
20	431,570	8.00%		34,526	466,096
21	466,096	8.00%		37,288	503,383
22	503,383	8.00%		40,271	543,654
23	543,654	8.00%		43,492	587,146
24	587,146	8.00%		46,972	634,118
25	634,118	8.00%		50,729	684,848
26	684,848	8.00%		54,788	739,635
27	739,635	8.00%		59,171	798,806
28	798,806	8.00%		63,904	862,711
29	862,711	8.00%		69,017	931,727
30	931,727	8.00%		74,538	1,006,266
Totals	931,727	8.00%	(16,279)	906,266	1,006,266

Taxes paid on the front end as if a roth account or life insurance