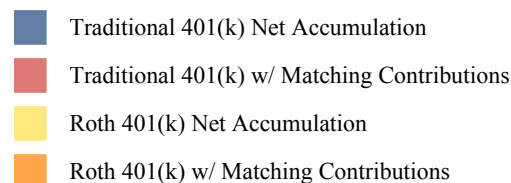


Roth Testing 401(k) Plan

Traditional vs. Roth 401(k) Graphic Tax Analysis (Level Net Pay)

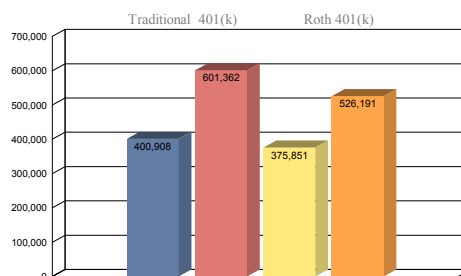
Name: Rich Wannabe
 Current Age: 40
 Age at Projection: 65
 Salary Scale: 0.00 %
 Accumulation Rate: 5.00 %



	Traditional 401(k)	Roth 401(k)
Current Annual Compensation:	100,000	100,000
Pre-tax Deferral:	10,000	0
Post-tax Deferral:	<u>0</u>	<u>7,500</u>
Net Available Income:	79,549	79,549
Matching Contribution:	5,000	3,750
Matching Accumulation*:	250,567	187,925

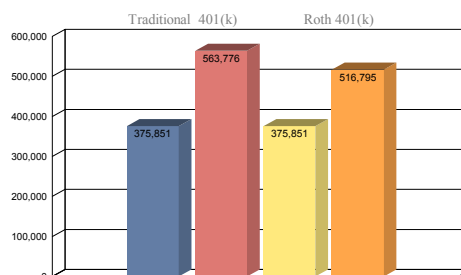
Tax Rate at Withdrawal: 20.00 %

401(k) Projected Accumulation*:	501,135	375,851
Estimated Taxes:	<u>100,227</u>	<u>0</u>
401(k) Net Accumulation**:	400,908	375,851
Net Matching Accumulation**:	<u>200,454</u>	<u>150,340</u>
Net Available Funds**:	601,362	526,191



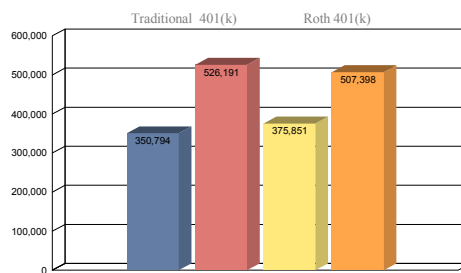
Tax Rate at Withdrawal: 25.00 %

401(k) Projected Accumulation*:	501,135	375,851
Estimated Taxes:	<u>125,284</u>	<u>0</u>
401(k) Net Accumulation**:	375,851	375,851
Net Matching Accumulation**:	<u>187,925</u>	<u>140,944</u>
Net Available Funds**:	563,776	516,795



Tax Rate at Withdrawal: 30.00 %

401(k) Projected Accumulation*:	501,135	375,851
Estimated Taxes:	<u>150,341</u>	<u>0</u>
401(k) Net Accumulation**:	350,794	375,851
Net Matching Accumulation**:	<u>175,397</u>	<u>131,547</u>
Net Available Funds**:	526,191	507,398



The above information is provided for illustrative purposes to show the effects of different tax rates on the accumulated values. Future tax rates cannot be predicted and tax rates shown above are hypothetical. The accumulation rate used for projected values is not guaranteed.

* Before taxes.

** After taxes.