

Benefits of Contributing to a SEP IRA

	SEP IRA	Taxable Investment Account	Assumptions
Initial Contribution	\$ 3,846	\$ 3,000	Assumes current combined federal and state income tax rate is ~22% percent
Value After 30 Years (Before Taxes)	\$ 22,089	\$ 17,230	Assumes 6% growth rate (Inclusive of inflation)
Capital Gains Taxes	\$ -	\$ 2,135	Assumes long-term capital gain tax rate of 15%
Regular Income Taxes	\$ 4,860	\$ -	Assumes combined federal and state income tax rate in retirement is ~22%
Value After 30 Years (After Taxes)	\$ 17,229	\$ 15,096	