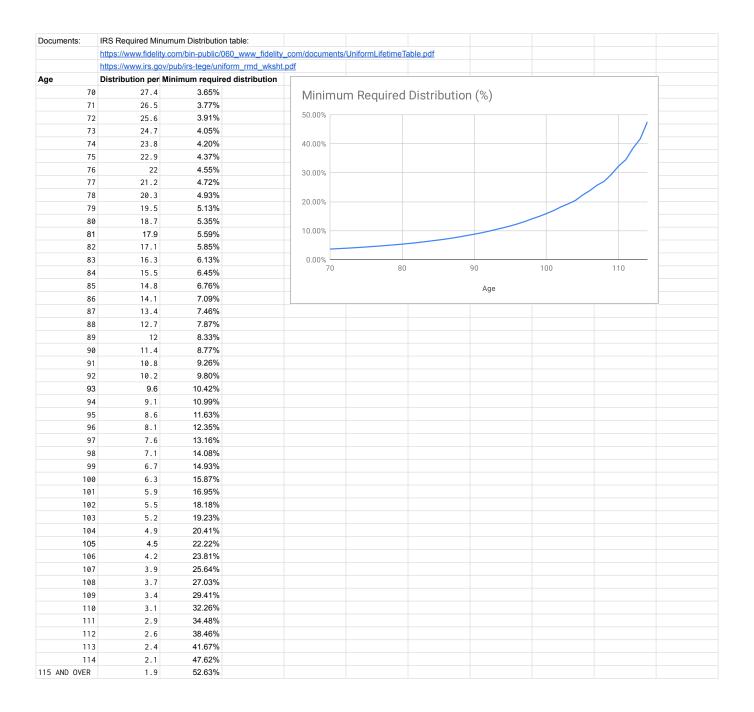
Author:	Wenwei Xu	Buy me a coffee								
Investment Return Rate:	7%	Inflattion Rate:	3%	Annual Expense in today's value						
Age	Annual Contrib	ι 401(k) Value	Today's Value							
0.5	+00.050	\$0	****							
25 26	\$29,250 \$30,128		\$29,250 \$59,636		401K Valu	е				
27	\$31,031	\$96,756	\$91,202		\$80,000,000					
28	\$31,962	\$135,491	\$123,994							
29	\$32,921	\$177,897	\$158,059		\$60,000,000					
30 31	\$33,909 \$34,926		\$193,447 \$230,210		Q00,000,000					
32	\$34,926		\$250,210							
33	\$37,053		\$308,073		\$40,000,000					
34	\$38,165	\$455,741	\$349,287							
35	\$39,310		\$392,102		\$20,000,000					
36 37	\$40,489 \$41,704		\$436,579 \$482,784							
38	\$41,704		\$530,782		\$0					
39	\$44,243		\$580,645		25		50		75	100
40	\$45,571	\$985,328	\$632,445					Age		
41	\$46,938		\$686,256							
42	\$48,346 \$49,796		\$742,156 \$800,228							
43	\$49,796		\$860,555							
45	\$52,829		\$923,224							
46	\$54,414	\$1,838,581	\$988,328							
47	\$56,046		\$1,055,959							
48	\$57,727		\$1,126,217							
49 50	\$59,459 \$61,243		\$1,199,204 \$1,275,025							
51	\$63,080		\$1,353,791							
52	\$64,973	\$3,188,916	\$1,435,615							
53	\$66,922		\$1,520,617							
54	\$68,930		\$1,608,920							
55 56	\$70,997 \$73,127		\$1,700,653 \$1,795,947							
57	\$75,321	\$4,879,635	\$1,894,943							
58	\$77,581	\$5,298,790	\$1,997,783							
59	\$79,908		\$2,104,617							
60 61	\$82,305		\$2,215,599							
62	\$84,775 \$87,318		\$2,330,892 \$2,450,662							
63	\$89,937		\$2,575,083							
64	\$92,636	\$8,564,707	\$2,704,337							
65	\$95,415		\$2,838,609							
66	-\$167,995		\$2,898,847 \$2,961,423							
67 68	-\$173,035 -\$178,226		\$3,026,430							
69	-\$183,573		\$3,093,961							
70	-\$189,080	\$11,965,404	\$3,164,115							
71	-\$194,752		\$3,236,993							
72 73	-\$200,595 -\$206,613		\$3,312,702 \$3,391,350							
73	-\$206,613 -\$212,811		\$3,391,350							
75	-\$219,195		\$3,557,929							
76	-\$225,771		\$3,646,101							
77	-\$232,544									
78 79	-\$239,521 -\$246,786		\$3,832,851 \$3,931,699							
80	-\$246,706 -\$254,107		\$3,931,699 \$4,034,387							
81	-\$261,731		\$4,141,062							
82	-\$269,583		\$4,251,880							
83	-\$277,670		\$4,367,001							
84	-\$286,000		\$4,486,594							
85 86	-\$294,580 -\$303,418		\$4,610,830 \$4,730,892							
86 87	-\$303,418 -\$312,520		\$4,739,892 \$4,873,965							
88	-\$321,896		\$5,013,245							

89	-\$331,553	\$34,202,527	\$5,157,934			
90	-\$341,499	\$36,255,205	\$5,308,243			
91	-\$351,744	\$38,441,325	\$5,464,388			
92	-\$362,296	\$40,769,921	\$5,626,597			
93	-\$373,165	\$43,250,651	\$5,795,106			
94	-\$384,360	\$45,893,836	\$5,970,158			
95	-\$395,891	\$48,710,513	\$6,152,009			
96	-\$407,768	\$51,712,481	\$6,340,922			
97	-\$420,001	\$54,912,354	\$6,537,172			
98	-\$432,601	\$58,323,618	\$6,741,042			
99	-\$445,579	\$61,960,693	\$6,952,830			
100	-\$458,946	\$65,838,995	\$7,172,843			

Name:	Adam						
Annual Salary:	\$100,000						
Marital Status:	Single						
Deduction: Standard (\$12,00		00)					
With max 401k contribution:		\$68,500		Saving:			
Federal Tax	\$10,928			\$5,202			
Effective Tax rate	10.93%						
Without max 40	1k contribution:	\$88,000					
Federal Tax	\$16,130						
Effective Tax rate	16.13%						
2019 Tax rate	Single filers	Married filing join	Married filing sep	Head of household	With Maximum contr	Without contributio	n
10%	\$0 - \$9,700	\$0 - \$19,400	\$0 - \$9,700	\$0 - \$13,850	\$970	\$970	
12%	\$9,701 - \$39,475	\$19,401 - \$78,950	\$9,701 – \$39,475	\$13,851 - \$52,850	\$3,573	\$3,573	
22%	\$39,476 - \$84,200	\$78,951 - \$168,40	\$39,476 - \$84,200	\$52,851 - \$84,200	\$6,386	\$10,676	
24%	\$84,201 - \$160,72	\$168,401 - \$321,4	\$84,201 - \$160,72	\$84,201 - \$160,700		\$912	
32%	\$160,726 - \$204,1	\$321,451 - \$408,2	\$160,726 - \$204,1	\$160,701 - \$204,100			
35%	\$204,101 - \$510,3	\$408,201 - \$612,3	\$204,101 - \$306,7	\$204,101 - \$510,300			
37%	\$510,301 or more	\$612,351 or more	\$306,751 or more	\$510,301 or more			



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