

SRP vs 401K/KEOGH

	Qualified VS Non-Qualified	
	401K/Keogh combo	SRP
Amount per year	\$40,000*	\$40,000**
Drop in amount	\$0.00	\$1,000,000.00
Assumed rate of return	6.86	6.86
Time invested	27 years	27 years
Total amount invested	\$1,080,000.00	\$1,080,000.00
Accumulated amount	\$2,914,310.00	\$3,740,712.00
Number of years for payout	30 years	30 years
Before Tax Benefit	\$224,000.00	\$315,000.00
Tax Bracket	30%	0%
After Tax Benefit	\$157,000.00	\$315,000.00
Service Loan	\$0.00	\$40,000
You Decide which column you want	\$157,000.00	\$275,000.00
*Retirement plan Contribution		
**Interest on General purpose Business Loan		



***Watch our 2 minute "whiteboard" video www.tinyurl.com/Doc-Tom