



IRA Growth Table

This table shows the incredible power of compound interest over time. It also shows the dramatic effect of letting interest compound WITHOUT TAXES BEING TAKEN OUT. All the example investors enjoy the advantage of tax-deferred compounding, but the table also shows how much difference it makes to start your tax-deferred investing early in life.

Age	INVESTOR A		INVESTOR B		INVESTOR C		INVESTOR D		INVESTOR E	
	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value
8	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$500	\$550	\$500	\$550
9	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$750	\$1,430	\$750	\$1,430
10	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$1,000	\$2,673	\$1,000	\$2,673
11	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$1,250	\$4,315	\$1,250	\$4,315
12	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$1,500	\$6,397	\$1,500	\$6,397
13	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	- 0 -	\$1,750	\$8,962	\$1,750	\$8,962
14	- 0 -	- 0 -	- 0 -	- 0 -	\$2,000	\$2,200	- 0 -	\$9,858	\$2,000	\$12,058
15	- 0 -	- 0 -	- 0 -	- 0 -	\$2,000	\$4,620	- 0 -	\$10,843	\$2,000	\$15,463
16	- 0 -	- 0 -	- 0 -	- 0 -	\$2,000	\$7,282	- 0 -	\$11,928	\$2,000	\$19,210
17	- 0 -	- 0 -	- 0 -	- 0 -	\$2,000	\$10,210	- 0 -	\$13,121	\$2,000	\$23,331
18	- 0 -	- 0 -	- 0 -	- 0 -	\$2,000	\$13,431	- 0 -	\$14,433	\$2,000	\$27,864
19	- 0 -	- 0 -	\$2,000	\$2,200	- 0 -	\$14,774	- 0 -	\$15,876	\$2,000	\$32,850
20	- 0 -	- 0 -	\$2,000	\$4,620	- 0 -	\$16,252	- 0 -	\$17,463	\$2,000	\$38,335
21	- 0 -	- 0 -	\$2,000	\$7,282	- 0 -	\$17,877	- 0 -	\$19,210	\$2,000	\$44,369
22	- 0 -	- 0 -	\$2,000	\$10,210	- 0 -	\$19,665	- 0 -	\$21,131	\$2,000	\$51,006
23	- 0 -	- 0 -	\$2,000	\$13,431	- 0 -	\$21,631	- 0 -	\$23,244	\$2,000	\$58,306
24	- 0 -	- 0 -	\$2,000	\$16,974	- 0 -	\$23,794	- 0 -	\$25,568	\$2,000	\$66,337
25	- 0 -	- 0 -	\$2,000	\$20,872	- 0 -	\$26,174	- 0 -	\$28,125	\$2,000	\$75,170
26	\$2,000	\$2,200	- 0 -	\$22,959	- 0 -	\$28,791	- 0 -	\$30,938	\$2,000	\$84,888
27	\$2,000	\$4,620	- 0 -	\$25,255	- 0 -	\$31,670	- 0 -	\$34,031	\$2,000	\$95,576
28	\$2,000	\$7,282	- 0 -	\$27,780	- 0 -	\$34,837	- 0 -	\$37,434	\$2,000	\$107,334
29	\$2,000	\$10,210	- 0 -	\$30,558	- 0 -	\$38,321	- 0 -	\$41,178	\$2,000	\$120,267
30	\$2,000	\$13,431	- 0 -	\$33,614	- 0 -	\$42,153	- 0 -	\$45,296	\$2,000	\$134,494
31	\$2,000	\$16,974	- 0 -	\$36,976	- 0 -	\$46,368	- 0 -	\$49,825	\$2,000	\$150,143
32	\$2,000	\$20,872	- 0 -	\$40,673	- 0 -	\$51,005	- 0 -	\$54,808	\$2,000	\$167,358
33	\$2,000	\$25,159	- 0 -	\$44,751	- 0 -	\$56,106	- 0 -	\$60,289	\$2,000	\$186,294
34	\$2,000	\$29,875	- 0 -	\$49,215	- 0 -	\$61,716	- 0 -	\$66,317	\$2,000	\$207,123
35	\$2,000	\$35,062	- 0 -	\$54,136	- 0 -	\$67,888	- 0 -	\$72,949	\$2,000	\$230,035
36	\$2,000	\$40,769	- 0 -	\$59,550	- 0 -	\$74,676	- 0 -	\$80,244	\$2,000	\$255,239
37	\$2,000	\$47,045	- 0 -	\$65,505	- 0 -	\$82,144	- 0 -	\$88,269	\$2,000	\$282,963
38	\$2,000	\$53,950	- 0 -	\$72,055	- 0 -	\$90,359	- 0 -	\$97,095	\$2,000	\$313,459
39	\$2,000	\$61,545	- 0 -	\$79,261	- 0 -	\$99,394	- 0 -	\$106,805	\$2,000	\$347,005
40	\$2,000	\$69,899	- 0 -	\$87,187	- 0 -	\$109,334	- 0 -	\$117,485	\$2,000	\$383,905
41	\$2,000	\$79,089	- 0 -	\$95,905	- 0 -	\$120,267	- 0 -	\$129,234	\$2,000	\$424,496
42	\$2,000	\$89,198	- 0 -	\$105,496	- 0 -	\$132,294	- 0 -	\$142,157	\$2,000	\$469,145
43	\$2,000	\$100,318	- 0 -	\$116,045	- 0 -	\$145,523	- 0 -	\$156,373	\$2,000	\$518,269
44	\$2,000	\$112,550	- 0 -	\$127,650	- 0 -	\$160,076	- 0 -	\$172,010	\$2,000	\$572,286
45	\$2,000	\$126,005	- 0 -	\$140,415	- 0 -	\$176,083	- 0 -	\$189,211	\$2,000	\$631,714
46	\$2,000	\$140,805	- 0 -	\$154,456	- 0 -	\$193,692	- 0 -	\$208,133	\$2,000	\$697,086
47	\$2,000	\$157,086	- 0 -	\$169,902	- 0 -	\$213,061	- 0 -	\$228,946	\$2,000	\$768,995
48	\$2,000	\$174,995	- 0 -	\$186,892	- 0 -	\$234,367	- 0 -	\$251,840	\$2,000	\$848,094
49	\$2,000	\$194,694	- 0 -	\$205,581	- 0 -	\$257,803	- 0 -	\$277,024	\$2,000	\$935,103
50	\$2,000	\$216,364	- 0 -	\$226,140	- 0 -	\$283,358	- 0 -	\$304,727	\$2,000	\$1,030,814
51	\$2,000	\$240,200	- 0 -	\$248,754	- 0 -	\$311,942	- 0 -	\$335,209	\$2,000	\$1,139,095
52	\$2,000	\$266,420	- 0 -	\$273,629	- 0 -	\$343,136	- 0 -	\$368,719	\$2,000	\$1,251,905
53	\$2,000	\$295,262	- 0 -	\$300,992	- 0 -	\$377,450	- 0 -	\$405,591	\$2,000	\$1,379,295
54	\$2,000	\$326,988	- 0 -	\$331,091	- 0 -	\$415,195	- 0 -	\$446,150	\$2,000	\$1,519,425
55	\$2,000	\$361,884	- 0 -	\$364,200	- 0 -	\$456,715	- 0 -	\$490,766	\$2,000	\$1,673,567
56	\$2,000	\$400,276	- 0 -	\$400,620	- 0 -	\$502,386	- 0 -	\$539,842	\$2,000	\$1,843,124
57	\$2,000	\$442,503	- 0 -	\$440,682	- 0 -	\$552,625	- 0 -	\$593,826	\$2,000	\$2,029,636
58	\$2,000	\$488,953	- 0 -	\$484,750	- 0 -	\$607,887	- 0 -	\$653,209	\$2,000	\$2,234,800
59	\$2,000	\$540,049	- 0 -	\$533,225	- 0 -	\$668,676	- 0 -	\$718,530	\$2,000	\$2,460,480
60	\$2,000	\$596,254	- 0 -	\$586,548	- 0 -	\$735,543	- 0 -	\$790,383	\$2,000	\$2,708,728
61	\$2,000	\$658,079	- 0 -	\$645,203	- 0 -	\$809,098	- 0 -	\$869,421	\$2,000	\$2,981,800
62	\$2,000	\$726,087	- 0 -	\$709,723	- 0 -	\$890,007	- 0 -	\$956,365	\$2,000	\$3,282,180
63	\$2,000	\$800,896	- 0 -	\$780,695	- 0 -	\$979,008	- 0 -	\$1,052,000	\$2,000	\$3,612,598
64	\$2,000	\$883,185	- 0 -	\$848,765	- 0 -	\$1,076,909	- 0 -	\$1,157,200	\$2,000	\$3,976,058
65	\$2,000	\$972,704	- 0 -	\$944,641	- 0 -	\$1,184,600	- 0 -	\$1,272,930	\$2,000	\$4,375,864
Less Total Invested		(\$80,000)		(\$14,000)		(\$10,000)		(\$6,750)		(\$110,750)
Equal Net Earnings		\$893,704		\$930,641		\$1,174,600		\$1,266,180		\$4,265,114
Money Grew		11 - fold		66 - fold		117 - fold		188 - fold		38 - fold