

	<b>IRA</b>	<b>Roth IRA</b>
Beginning Balance	\$100,000	\$78,000 (assumes 22% tax paid from IRA proceeds)
Future Value After 20 years (assumes a 6% ROR)	\$320,713	\$250,156
Future Value After Tax	\$240,535 (assumes 25% tax paid)	\$250,156
Net Income for 10 Years	\$2,213/month	\$2,301/month