



Both Employees Make

\$1,200 Gross Pay Biweekly

	Employee A Defers 0%	Employee B Defers 10% Pre-tax
401(k) Savings	\$0.00	\$120.00
Taxes Paid	\$174.32	\$151.50
Net Pay'	\$933.88	\$836.70

Difference Between the Two Employees in Savings in a Year



	Employee A Defers 0%	Employee B Defers 10% Pre-tax
401(k) Savings	\$0.00	\$3,307.20 (estimated 6% gain in 12 months)
Taxes Paid	\$4,532.32	\$3,939.00
Net Pay'	\$24.280.88	\$21.754.20

TAKEAWAYS

- 1 Employee B will have \$780.52 more by adding to her 401(k) pre-tax every paycheck.
- \$1.00 contributed pre-tax does not equal a whole \$1.00 lost in take-home pay, but it does equal a whole \$1.00 invested towards your retirement.
- Saving any amount of money into 401(k) is beneficial.



In 12 months, Employee A:

- Saved S0.00 for retirement
- Deferred \$0.00 in taxes
- Received \$24 280.88 in take-home pay

B

In 12 months. Employee B:

- Saved \$3.307.20 for retirement
- Deferred \$593.32 in taxes
- Received \$21754.20 in take-home pay

TOTAL • \$24.280.88 TOTAL: \$25.061.40

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