INVESTMENT				TAXES				
20 YEARS			15% tax rate	Taxes up front		Taxes at withdrawal		Total taxes paid
24,000 Total invested	$\overline{\mathbf{N}}$	58,902 - Money for retirement	TAX 7 DEFERRED	0	+	8,835	=	8,835
	8% return		TAX FREE	6,000 个	+	0	=	6,000
		25% tax rate						