



Save MORE for Retirement. Pay LESS Taxes.

Look how YOU can maximize your retirement savings – by the numbers

22% TAX BRACKET		
Monthly Change in pay	Pre-Tax ^{1,2} Salary Reduction Amount	Annual Amount Saved
\$1,500	\$1,923	\$23,076
\$1,400	\$1,794	\$21,537
\$1,300	\$1,666	\$19,999
\$1,200	\$1,538	\$18,460
\$1,100	\$1,410	\$16,922
\$1,000	\$1,282	\$15,384
\$900	\$1,153	\$13,845
\$800	\$1,025	\$12,307
\$700	\$897	\$10,768
\$600	\$769	\$9,230
\$500	\$641	\$7,692
\$400	\$512	\$6,153
\$300	\$384	\$4,615
\$200	\$256	\$3,076
\$175	\$224	\$2,692

Tax Bracket reciprocal 1.282

12% TAX BRACKET		
Monthly Change in Pay	Pre-Tax ^{1,2} Salary Reduction Amount	Annual Amount Saved
\$1,500	\$1,704	\$20,448
\$1,400	\$1,590	\$19,084
\$1,300	\$1,476	\$17,721
\$1,200	\$1,363	\$16,358
\$1,100	\$1,249	\$14,995
\$1,000	\$1,136	\$13,632
\$900	\$1,022	\$12,268
\$800	\$908	\$10,905
\$700	\$795	\$9,542
\$600	\$681	\$8,179
\$500	\$568	\$6,816
\$400	\$454	\$5,452
\$300	\$340	\$4,089
\$200	\$227	\$2,726
\$175	\$198	\$2,385

Tax Bracket reciprocal 1.136

Looking for a change in take home pay not shown?

Multiply the desired change in pay by the appropriate tax bracket reciprocal factor to get the pre-tax salary reduction amount.

1 Taxes due at time of distribution.

2 Pre-Tax also referred as Traditional.

Hypothetical example to show the effect for a monthly paycheck being taxed at either an average of 22% or 12%. Your actual average of federal, state and local taxes will likely differ. This information is not intended as tax advice. For advice concerning your own situation, please consult with your appropriate professional advisor. National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.