

Deductible traditional retirement contributions win (up to age 72)

- **Tax-deductible traditional contributions reduce up-front U.S. federal, state & local income taxes**
- **The higher the income tax rates, the higher the tax saving from the up-front deduction**
- **Lower taxes = cash savings or spending**
- **Saved taxes can compound in taxable accounts for decades**
- **Deductible traditional contributions are financially preferable to non-deductible Roth contributions up to age 72**