Capital Gains vs. Interest

Buy Asset with 6 Percent Yield and Sell Decade Later or Deposit in Savings Account with 6 Percent Interest

| | CAPITAL GAINS | SAVINGS ACCOUNT |
|--------------------------------|------------------|--------------------|
| 2019 | 5,000,000 | 5,000,000 |
| 2020 | 5,300,000 | 5,177,600 |
| 2021 | 5,618,000 | 5,361,508 |
| 2022 | 5,955,080 | 5,551,949 |
| 2023 | 6,312,385 | 5,749,154 |
| 2024 | 6,691,128 | 5,953,364 |
| 2025 | 7,092,596 | 6,164,828 |
| 2026 | 7,518,151 | 6,383,803 |
| 2027 | 7,969,240 | 6,610,555 |
| 2028 | 8,447,395 | 6,845,362 |
| 2029 | 8,954,238 | 7,088,509 |
| Tax paid in 2029 dollars | 1,613,329 | 1,865,729 |
| After-tax value | 7,340,909 | 7,088,509 |

Source: ITEP analysis

North Carolina Withholding Tax Guide

RJ Alexander

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