納稅人B	沒有購買年金計劃下	購買年金計劃下
年度總入息	$27,000 x 12 = $324,000	
年繳保費	$0	$40,000
基本免稅額	$132,000	
應課稅入息實額	$324,000 - $132,000 = $192,000	$324,000 - $40,000 - $132,000 = $152,000
稅款寬減前應繳稅款	$14,880	$9,280
稅款寬減後應繳稅款	$14,880 - $1,500 = $13,380	$9,280 - $1,500 = $7,780
可節省稅款	每年$5,600	