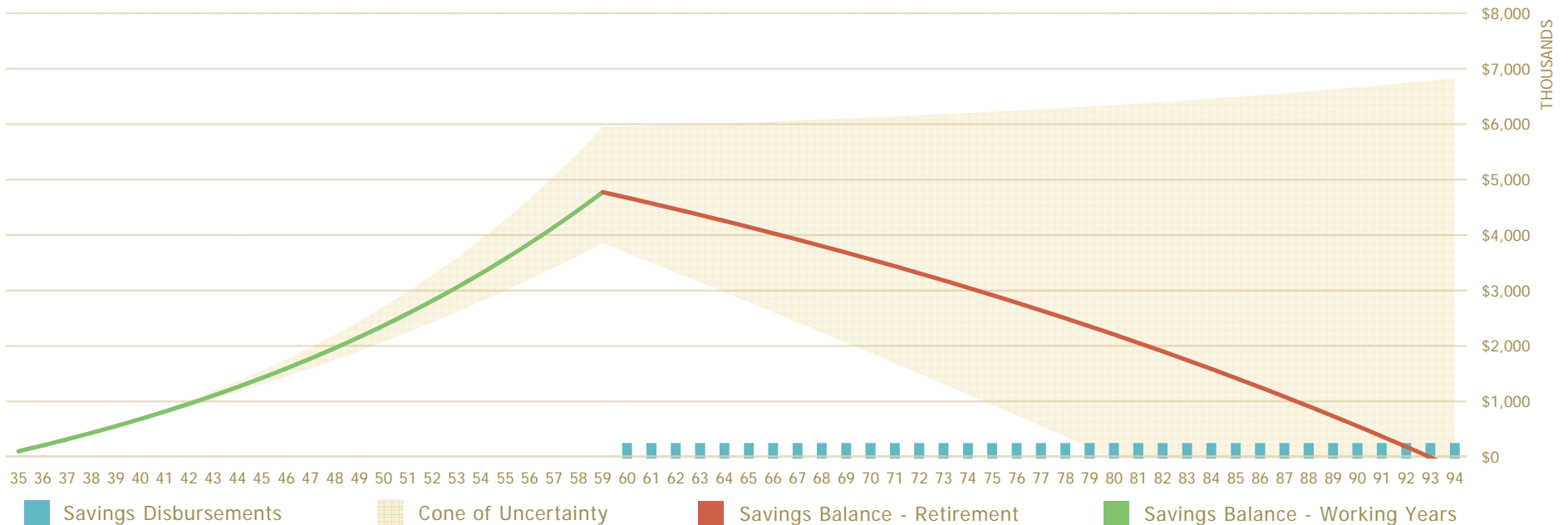


Retirement Planner

OOPS! This plan will only provide income to age **92**. You'll need to make some modifications.



INPUT

TIP: Replace the sample data provided below with your own to calculate retirement age and savings.

Now

Your Current Age	35
Annual Income (\$)	300,000
Annual Inflation and income Increases (%)	0.00%
Retirement Savings Balance (\$)	0
Annual Savings Amount (\$)	100,000
Annual Savings Increases (%)	0.00%
Investment Return (%)	5.00%

At Retirement

Annual Pension Benefit (\$)	0
Annual Pension Benefit Increases (%)	0.00%
Desired Retirement Age	60
Number of Years of Retirement Income	35
Income Replacement (%)	65.00%
Investment Return (%)	2.00%

Uncertainty

Investment Return Uncertainty (%)	3.00%
Annual Savings Amount Uncertainty (%)	2.00%
Annual Savings Increases Uncertainty (%)	0.00%
Annual Pension Benefit Amount Uncertainty (%)	0.00%
Annual pension benefit increases Uncertainty (%)	0.00%

CHART DETAILS

Age	Salary	Balance	Interest	Yearly Savings	Desired Retirement Income	Pension Income	Year Ending Balance
35	\$300,000	\$0	\$0	\$100,000	\$0	\$0	\$100,000
36	\$300,000	\$100,000	\$5,000	\$100,000	\$0	\$0	\$205,000
37	\$300,000	\$205,000	\$10,250	\$100,000	\$0	\$0	\$315,250
38	\$300,000	\$315,250	\$15,763	\$100,000	\$0	\$0	\$431,013
39	\$300,000	\$431,013	\$21,551	\$100,000	\$0	\$0	\$552,563
40	\$300,000	\$552,563	\$27,628	\$100,000	\$0	\$0	\$680,191
41	\$300,000	\$680,191	\$34,010	\$100,000	\$0	\$0	\$814,201
42	\$300,000	\$814,201	\$40,710	\$100,000	\$0	\$0	\$954,911
43	\$300,000	\$954,911	\$47,746	\$100,000	\$0	\$0	\$1,102,656
44	\$300,000	\$1,102,656	\$55,133	\$100,000	\$0	\$0	\$1,257,789
45	\$300,000	\$1,257,789	\$62,889	\$100,000	\$0	\$0	\$1,420,679
46	\$300,000	\$1,420,679	\$71,034	\$100,000	\$0	\$0	\$1,591,713
47	\$300,000	\$1,591,713	\$79,586	\$100,000	\$0	\$0	\$1,771,298
48	\$300,000	\$1,771,298	\$88,565	\$100,000	\$0	\$0	\$1,959,863
49	\$300,000	\$1,959,863	\$97,993	\$100,000	\$0	\$0	\$2,157,856
50	\$300,000	\$2,157,856	\$107,893	\$100,000	\$0	\$0	\$2,365,749
51	\$300,000	\$2,365,749	\$118,287	\$100,000	\$0	\$0	\$2,584,037
52	\$300,000	\$2,584,037	\$129,202	\$100,000	\$0	\$0	\$2,813,238
53	\$300,000	\$2,813,238	\$140,662	\$100,000	\$0	\$0	\$3,053,900
54	\$300,000	\$3,053,900	\$152,695	\$100,000	\$0	\$0	\$3,306,595
55	\$300,000	\$3,306,595	\$165,330	\$100,000	\$0	\$0	\$3,571,925
56	\$300,000	\$3,571,925	\$178,596	\$100,000	\$0	\$0	\$3,850,521
57	\$300,000	\$3,850,521	\$192,526	\$100,000	\$0	\$0	\$4,143,048
58	\$300,000	\$4,143,048	\$207,152	\$100,000	\$0	\$0	\$4,450,200
59	\$300,000	\$4,450,200	\$222,510	\$100,000	\$0	\$0	\$4,772,710
60	\$0	\$4,772,710	\$95,454	\$0	\$195,000	\$0	\$4,673,164
61	\$0	\$4,673,164	\$93,463	\$0	\$195,000	\$0	\$4,571,627
62	\$0	\$4,571,627	\$91,433	\$0	\$195,000	\$0	\$4,468,060
63	\$0	\$4,468,060	\$89,361	\$0	\$195,000	\$0	\$4,362,421
64	\$0	\$4,362,421	\$87,248	\$0	\$195,000	\$0	\$4,254,670
65	\$0	\$4,254,670	\$85,093	\$0	\$195,000	\$0	\$4,144,763
66	\$0	\$4,144,763	\$82,895	\$0	\$195,000	\$0	\$4,032,658
67	\$0	\$4,032,658	\$80,653	\$0	\$195,000	\$0	\$3,918,311
68	\$0	\$3,918,311	\$78,366	\$0	\$195,000	\$0	\$3,801,678
69	\$0	\$3,801,678	\$76,034	\$0	\$195,000	\$0	\$3,682,711
70	\$0	\$3,682,711	\$73,654	\$0	\$195,000	\$0	\$3,561,365

CHART DETAILS

Age	Salary	Balance	Interest	Yearly Savings	Desired Retirement Income	Pension Income	Year Ending Balance
71	\$0	\$3,561,365	\$71,227	\$0	\$195,000	\$0	\$3,437,593
72	\$0	\$3,437,593	\$68,752	\$0	\$195,000	\$0	\$3,311,345
73	\$0	\$3,311,345	\$66,227	\$0	\$195,000	\$0	\$3,182,571
74	\$0	\$3,182,571	\$63,651	\$0	\$195,000	\$0	\$3,051,223
75	\$0	\$3,051,223	\$61,024	\$0	\$195,000	\$0	\$2,917,247
76	\$0	\$2,917,247	\$58,345	\$0	\$195,000	\$0	\$2,780,592
77	\$0	\$2,780,592	\$55,612	\$0	\$195,000	\$0	\$2,641,204
78	\$0	\$2,641,204	\$52,824	\$0	\$195,000	\$0	\$2,499,028
79	\$0	\$2,499,028	\$49,981	\$0	\$195,000	\$0	\$2,354,009
80	\$0	\$2,354,009	\$47,080	\$0	\$195,000	\$0	\$2,206,089
81	\$0	\$2,206,089	\$44,122	\$0	\$195,000	\$0	\$2,055,211
82	\$0	\$2,055,211	\$41,104	\$0	\$195,000	\$0	\$1,901,315
83	\$0	\$1,901,315	\$38,026	\$0	\$195,000	\$0	\$1,744,341
84	\$0	\$1,744,341	\$34,887	\$0	\$195,000	\$0	\$1,584,228
85	\$0	\$1,584,228	\$31,685	\$0	\$195,000	\$0	\$1,420,913
86	\$0	\$1,420,913	\$28,418	\$0	\$195,000	\$0	\$1,254,331
87	\$0	\$1,254,331	\$25,087	\$0	\$195,000	\$0	\$1,084,417
88	\$0	\$1,084,417	\$21,688	\$0	\$195,000	\$0	\$911,106
89	\$0	\$911,106	\$18,222	\$0	\$195,000	\$0	\$734,328
90	\$0	\$734,328	\$14,687	\$0	\$195,000	\$0	\$554,014
91	\$0	\$554,014	\$11,080	\$0	\$195,000	\$0	\$370,095
92	\$0	\$370,095	\$7,402	\$0	\$195,000	\$0	\$182,497
93	\$0	\$182,497	\$3,650	\$0	\$195,000	\$0	-\$8,853
94	\$0	-\$8,853	-\$177	\$0	\$195,000	\$0	-\$204,031