

Retirement Calculator

For you to retire at **65** with an income of **\$30,000.00** in today's dollars, you will actually need an income of **\$301,879.71** (based on **8.00%** inflation).

To provide an indexed income of **\$301,879.71** for **20** years (until age **84**), the lump sum of money needed at **65** will be **\$4,712,245.97** (based on **11.00%** interest/growth).

To accumulate **\$4,712,245.97** by age **65**, you will need to make an annual contribution of **\$9,926.86** in addition to your existing **\$0.00** in savings (based on **11.00%** interest/growth).

The **\$9,926.86** annual deposit will need to be increased each year by **8.00%** to keep up with inflation.

Initial Investment \$0.00		Annual Investment \$9,926.86		Index Rate 8.00%		
Inflation 8.00%		Interest 11.00%				
Year	Age	Today's Dollars (PV)	Actual Deposits	Total Value of Investment	Present Value of Investment	Interest
1	35	9,926.86	9,926.86	11,018.81	10,202.60	1,091.95
2	36	9,926.86	10,721.01	24,131.20	20,688.61	2,391.38
3	37	9,926.86	11,578.69	39,637.97	31,465.90	3,928.09
4	38	9,926.86	12,504.98	57,878.68	42,542.55	5,735.72
5	39	9,926.86	13,505.38	79,236.30	53,926.90	7,852.25
6	40	9,926.86	14,585.81	104,142.54	65,627.47	10,320.43
7	41	9,926.86	15,752.67	133,083.69	77,653.06	13,188.47
8	42	9,926.86	17,012.89	166,607.20	90,012.69	16,510.62
9	43	9,926.86	18,373.92	205,329.05	102,715.64	20,347.92
10	44	9,926.86	19,843.83	249,941.90	115,771.46	24,769.02
11	45	9,926.86	21,431.34	301,224.29	129,189.94	29,851.06
12	46	9,926.86	23,145.85	360,050.86	142,981.15	35,680.72
13	47	9,926.86	24,997.51	427,403.69	157,155.45	42,355.32
14	48	9,926.86	26,997.32	504,385.12	171,723.48	49,984.11
15	49	9,926.86	29,157.10	592,231.86	186,696.18	58,689.64
16	50	9,926.86	31,489.67	692,330.90	202,084.79	68,609.37
17	51	9,926.86	34,008.84	806,237.12	217,900.86	79,897.37
18	52	9,926.86	36,729.55	935,693.00	234,156.26	92,726.33
19	53	9,926.86	39,667.91	1,082,650.61	250,863.21	107,289.70
20	54	9,926.86	42,841.35	1,249,296.08	268,034.23	123,804.12
21	55	9,926.86	46,268.66	1,438,076.85	285,682.23	142,512.12
22	56	9,926.86	49,970.15	1,651,732.17	303,820.45	163,685.17
23	57	9,926.86	53,967.76	1,893,326.92	322,462.51	187,626.99
24	58	9,926.86	58,285.18	2,166,289.43	341,622.41	214,677.33
25	59	9,926.86	62,947.99	2,474,453.55	361,314.52	245,216.12
26	60	9,926.86	67,983.83	2,822,105.49	381,553.64	279,668.11
27	61	9,926.86	73,422.54	3,214,036.12	402,354.96	318,508.08
28	62	9,926.86	79,296.34	3,655,599.03	423,734.09	362,266.57
29	63	9,926.86	85,640.05	4,152,775.38	445,707.08	411,536.30
30	64	9,926.86	92,491.26	4,712,245.97	468,290.43	466,979.33

You retire and begin to draw an income

31	65	(30,000.00)	(301,879.71)	4,895,506.55	450,465.17	485,140.29
32	66	(30,000.00)	(326,030.08)	5,072,118.88	432,144.76	502,642.41
33	67	(30,000.00)	(352,112.49)	5,239,207.09	413,315.44	519,200.70
34	68	(30,000.00)	(380,281.49)	5,393,407.42	393,963.10	534,481.82
35	69	(30,000.00)	(410,704.01)	5,530,800.79	374,073.18	548,097.38
36	70	(30,000.00)	(443,560.33)	5,646,836.91	353,630.77	559,596.45
37	71	(30,000.00)	(479,045.16)	5,736,248.85	332,620.51	568,457.09
38	72	(30,000.00)	(517,368.77)	5,792,956.89	311,026.64	574,076.81
39	73	(30,000.00)	(558,758.27)	5,809,960.47	288,832.94	575,761.85
40	74	(30,000.00)	(603,458.93)	5,779,216.71	266,022.74	572,715.17
41	75	(30,000.00)	(651,735.64)	5,691,503.98	242,578.93	564,022.92
42	76	(30,000.00)	(703,874.50)	5,536,268.73	218,483.90	548,639.24
43	77	(30,000.00)	(760,184.46)	5,301,453.54	193,719.56	525,369.27
44	78	(30,000.00)	(820,999.21)	4,973,304.31	168,267.33	492,849.98
45	79	(30,000.00)	(886,679.15)	4,536,153.92	142,108.08	449,528.77
46	80	(30,000.00)	(957,613.48)	3,972,179.89	115,222.20	393,639.45
47	81	(30,000.00)	(1,034,222.56)	3,261,132.64	87,589.48	323,175.31
48	82	(30,000.00)	(1,116,960.37)	2,380,031.22	59,189.19	235,858.95
49	83	(30,000.00)	(1,206,317.19)	1,302,822.57	30,000.00	129,108.54
50	84	(30,000.00)	(1,302,822.57)	(0.00)	(0.00)	(0.00)

PV - Present Value based upon 8.00% inflation.

This hypothetical report is not indicative of any security's performance and is based on information believed reliable. Future performance cannot be guaranteed and investment yields will fluctuate with market conditions