# WHAT MAY MY 457 PLAN BE WORTH?

Date: June 5, 2025



### INTRODUCTION

It may surprise you how significant your retirement accumulation may become simply by saving a small percentage of your salary each month in your 457 Plan. Use this calculator to estimate how much your plan may accumulate for retirement.

# SUMMARY OF INPUT

Years until retirement	5	Current annual income	\$135,000
Annual salary increases	3.00%	Current 457 Plan balance	\$60,000
Pay period frequency	Bi-Weekly	Annual before-tax return on savings	7.00%
Employer match	0.00%	Maximum employer match	0.00%
Current before-tax 457 Plan contribution	7.00%		

# **ANALYSIS**

By contributing 7.0% of your salary to your retirement plan you may accumulate a plan balance of \$144,994 at retirement at an out-of-pocket cost of just \$50,171.

Accumulation analysis	(%)	(\$)
Your contribution	7.0%	\$9,450
Employer match	0.0%	\$0
Maximum employer contribution	0.0%	\$0
Your cumulative contributions		\$50,171
Employer cumulative contributions		\$0
Total before-tax value in year 5		\$144,994

# \$150,000 \$120,000 \$90,000 \$60,000 \$30,000 \$1 2 3 4 5 Year

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

Year	Beginning Balance	Your Contribution	Employer Contribution	Interest @ 7.0%	Ending Balance
1	\$60,000	\$9,450	\$0	\$4,696	\$74,146
2	74,146	9,734	0	5,731	89,610
3	89,610	10,026	0	6,861	106,496
4	106,496	10,326	0	8,095	124,918
5	\$124,918	\$10,636	\$0	\$9,440	\$144,994

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