

WHAT MAY MY 401K BE WORTH?

Date: April 1, 2026



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 401(k) plan. Use this calculator to estimate how much your plan may accumulate for retirement.

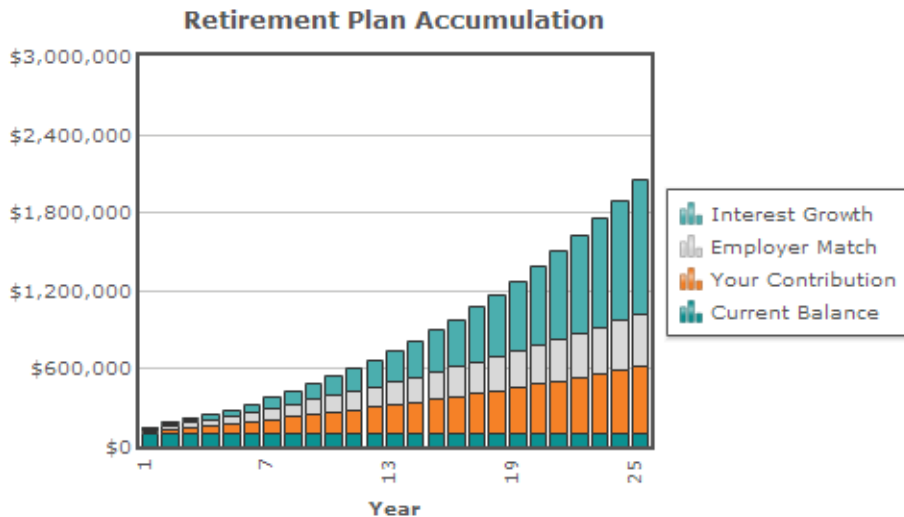
SUMMARY OF INPUT

Years until retirement	25	Current annual income	\$279,000
Annual salary increases	3.00%	Current 401(k) balance	\$100,000
Pay period frequency	Bi-Weekly	Annual before-tax return on savings	5.00%
Employer match	100.00%	Maximum employer match	4.00%
Current before-tax 401(k) plan contribution	5.00%		

ANALYSIS

By contributing 5.00% of your salary to your retirement plan you may accumulate a plan balance of \$2,039,660 at retirement at an out-of-pocket cost of just \$508,607.

Accumulation analysis	(%)	(\$)
Your contribution	5.0%	\$13,950
Employer match	100.0%	\$11,160
Maximum employer contribution	4.0%	\$11,160
Your cumulative contributions		\$508,607
Employer cumulative contributions		\$406,885
Total before-tax value in year 25		\$2,039,660



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 @ 5.0%	Ending Balance
1	\$100,000	\$13,950	\$11,160	\$5,785	\$130,895
2	130,895	14,368	11,495	7,387	164,145
3	164,145	14,800	11,840	9,110	199,894
4	199,894	15,244	12,195	10,963	238,295
5	238,295	15,701	12,561	12,951	279,508
6	279,508	16,172	12,937	15,085	323,702
7	323,702	16,657	13,326	17,371	371,056
8	371,056	17,157	13,725	19,820	421,758
9	421,758	17,671	14,137	22,442	476,009
10	476,009	18,202	14,561	25,246	534,018
11	534,018	18,748	14,998	28,243	596,006
12	596,006	19,310	15,448	31,445	662,209
13	662,209	19,889	15,911	34,863	732,873
14	732,873	20,486	16,389	38,511	808,259
15	808,259	21,101	16,881	42,402	888,642
16	888,642	21,734	17,387	46,549	974,312
17	974,312	22,386	17,909	50,968	1,065,574
18	1,065,574	23,057	18,446	55,674	1,162,751
19	1,162,751	23,749	18,999	60,685	1,266,184
20	1,266,184	24,461	19,569	66,016	1,376,230
21	1,376,230	25,195	20,156	71,688	1,493,270
22	1,493,270	25,951	20,761	77,719	1,617,700
23	1,617,700	26,730	21,384	84,129	1,749,943
24	1,749,943	27,532	22,025	90,941	1,890,440
25	\$1,890,440	\$28,357	\$22,686	\$98,176	\$2,039,660

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