

# HOW MUCH RETIREMENT INCOME MAY MY 401(K) PROVIDE?

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## 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. Further, it may be useful to estimate your future monthly income generated by these savings and what that means in today's dollars.

## SUMMARY OF INPUT

Years until retirement	1
Current annual income	\$200,000
Annual salary increases	0.00%
Current 401(k) balance	\$2,950,000
Current 401(k) plan contribution	12.00%
Pay period frequency	Bi-Weekly
Employer match (% of gross income)	3.00%
Annual before-tax return: conservative	5.00%
Annual before-tax return: moderate	8.00%
Annual before-tax return: aggressive	11.00%
Years during retirement	30
Return during retirement	8.00%
Estimated inflation	3.00%

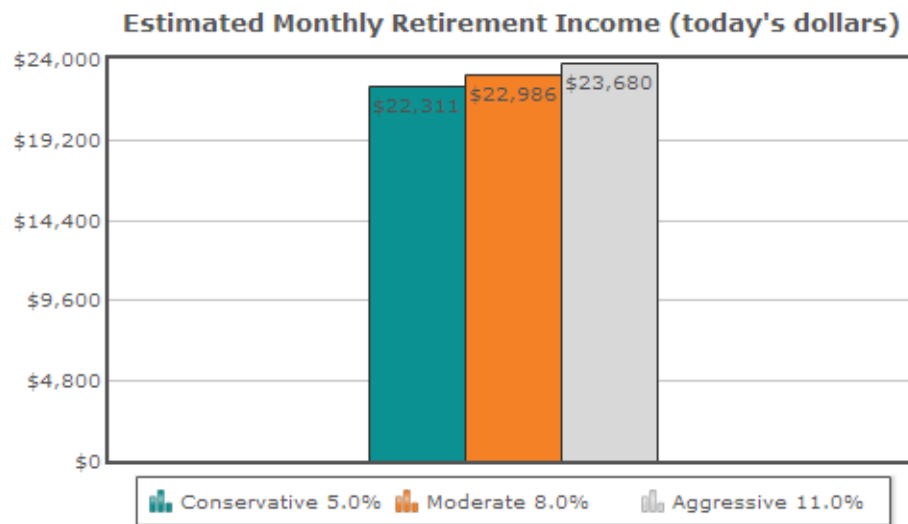
## ANALYSIS

By contributing 12.0% of your salary to your retirement plan you may accumulate a plan balance of \$3,226,583 at retirement for an out-of-pocket cost of just \$24,000.

401(k) analysis	(%)	(\$)
Your contribution	12.00%	\$24,000
Employer match	3.00%	\$6,000
Your cumulative contributions		\$24,000
Employer cumulative contributions		\$6,000

	Conservative (5.00%)	Moderate (8.00%)	Aggressive (11.00%)
Accumulation value at retirement	\$3,131,892	\$3,226,583	\$3,324,032
Estimated monthly income at retirement	\$22,981	\$23,676	\$24,391
Present value of monthly income adjusted for inflation	\$22,311	\$22,986	\$23,680

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.



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