

WHAT COULD MY CURRENT SAVINGS GROW TO?

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Date: April 2, 2026

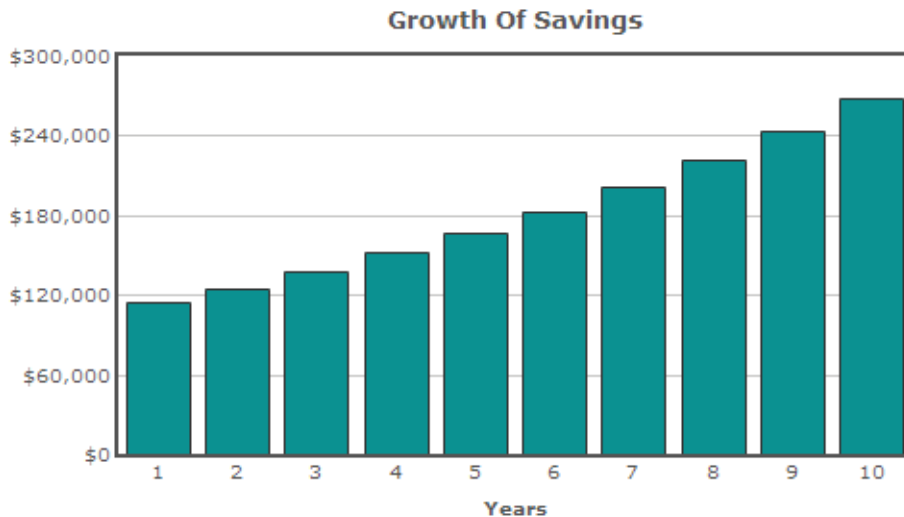


INTRODUCTION

Compound interest can have a dramatic effect on the growth of regular savings and lump sum deposits. Use this calculator to determine the potential future value of your savings.

ANALYSIS

Based on your savings schedule, you may accumulate \$267,155 over the next 10 years.



Year	Beginning Balance	Savings @ 0.0%	Earnings @ 10.0%	Taxes @ 0.0%	Ending Balance
1	\$103,000	\$0	\$10,300	\$0	\$113,300
2	113,300	0	11,330	0	124,630
3	124,630	0	12,463	0	137,093
4	137,093	0	13,709	0	150,802
5	150,802	0	15,080	0	165,883
6	165,883	0	16,588	0	182,471
7	182,471	0	18,247	0	200,718
8	200,718	0	20,072	0	220,790
9	220,790	0	22,079	0	242,869
10	\$242,869	\$0	\$24,287	\$0	\$267,155

SUMMARY OF INPUT

Initial balance or deposit	\$103,000
Annual savings amount	\$0
Annual increase in contributions	0.00%
Number of years for the analysis	10

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.

Before-tax return on savings	10.00%
Marginal tax bracket	0.00%

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