

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.

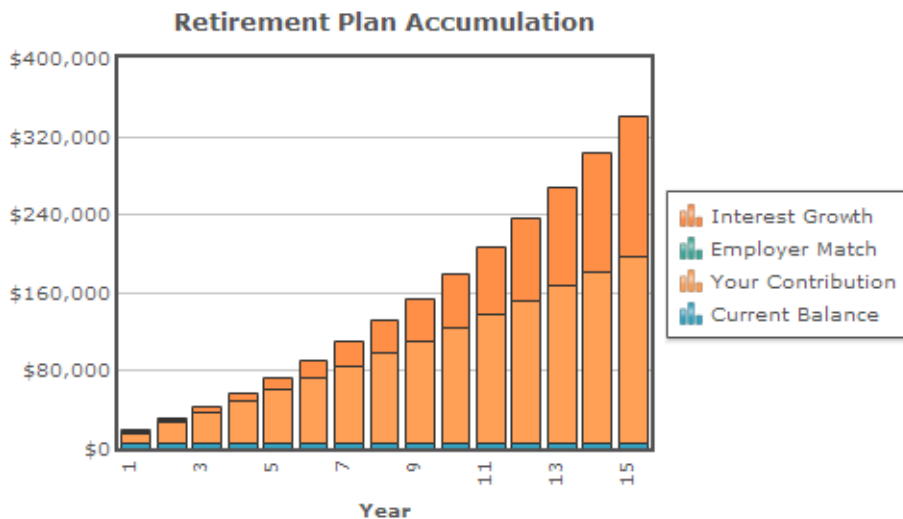
SUMMARY OF INPUT

Years until retirement	15	Current annual income	\$103,000
Annual salary increases	3.00%	Current 401(k) balance	\$5,000
Pay period frequency	Bi-Weekly	Annual before-tax return on savings	7.00%
Employer match	100.00%	Maximum employer match	0.00%
Current before-tax 401(k) plan contribution	10.00%		

ANALYSIS

By contributing 10.00% of your salary to your retirement plan you may accumulate a plan balance of \$340,659 at retirement at an out-of-pocket cost of just \$191,569.

Accumulation analysis	(%)	(\$)
Your contribution	10.0%	\$10,300
Employer match	100.0%	\$0
Maximum employer contribution	0.0%	\$0
Your cumulative contributions		\$191,569
Employer cumulative contributions		\$0
Total before-tax value in year 15		\$340,659



Year	Beginning Balance	Your Contribution	Employer Contribution	Interest @ 7.0%	Ending Balance
1	\$5,000	\$10,300	\$0	\$745	\$16,045
2	16,045	10,609	0	1,556	28,210
3	28,210	10,927	0	2,449	41,586
4	41,586	11,255	0	3,430	56,271

5	56,271	11,593	0	4,505	72,369
6	72,369	11,941	0	5,684	89,993
7	89,993	12,299	0	6,973	109,266
8	109,266	12,668	0	8,383	130,316
9	130,316	13,048	0	9,921	153,284
10	153,284	13,439	0	11,599	178,322
11	178,322	13,842	0	13,426	205,591
12	205,591	14,258	0	15,416	235,265
13	235,265	14,685	0	17,581	267,531
14	267,531	15,126	0	19,933	302,590
15	\$302,590	\$15,580	\$0	\$22,489	\$340,659

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 provided should not be construed as ERISA, financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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