

Future Value Calculator

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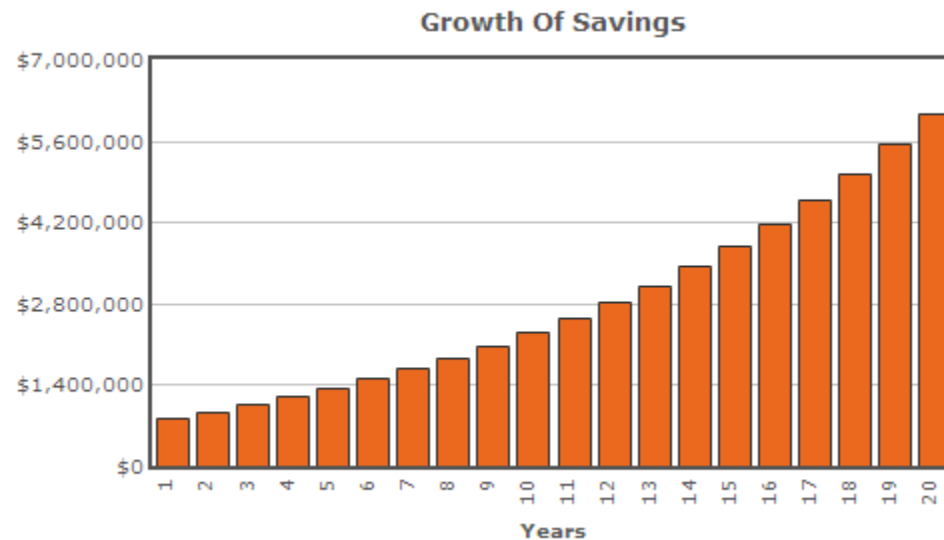
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INTRODUCTION

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 \$6,064,333 over the next 20 years.



ASSUMPTIONS

This report is based on the following assumptions:

- **Initial balance or deposit:** \$720,000
- **Annual savings amount:** \$40,000
- **Annual increase in contributions:** 5.00%
- **Number of years for the analysis:** 20
- **Before-tax return on savings:** 10.00%
- **Marginal tax bracket:** 22.00%

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It is important to remember that:

- These scenarios are hypothetical.
- Future rates of return can't be predicted with certainty.
- Investments that pay higher rates of return are generally subject to higher risk and volatility.
- The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.
- The compounded rates of return entered do not reflect sales charges, other fees, or the potential impacts of taxes.
- The inflation rate entered may not reflect historical inflation rates.
- The savings goals depicted by this calculator are an estimate based on certain assumptions and cannot guarantee that the sufficient money will be saved. The calculations provided do not guarantee future performance of any investment option.

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