

# Future Value of Qualified Plan Calculator

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# INTRODUCTION

It may surprise you how significant your retirement accumulation may be simply by contributing regularly to a qualified plan. Use this calculator to estimate how much you may accumulate by saving in a qualified plan.

# ANALYSIS

Based on your assumptions, your retirement plan may be worth \$1,061,640 by the time you retire, at a future out-of-pocket cost of just \$0. Keep in mind, this retirement plan value does not take into account the impact of taxes that you will incur upon withdrawal of funds. It also does not consider any potential contribution limits you may be subject to.

## Values

Existing plan balance	\$983,000
Your cumulative contributions	+ \$0
Employer cumulative contributions	+ \$0
Earnings	+ \$78,640
Total value in year 1	= \$1,061,640

Qualified Plan Breakdown



# ASSUMPTIONS

This report is based on the following assumptions:

- **Years until retirement:** 1
- **Current annual income:** \$0
- **Annual salary increases:** 0.00%
- **Annual before tax return on savings:** 8.00%
- **Current Balance of Employer-Sponsored Retirement Plan:** \$0
- **Current plan contribution (% of salary):** 4.00%
- **Employer match :** 100.00%
- **Maximum employer match:** 3.00%
- **Current Balance of Individual Retirement Account:** \$983,000
- **Current annual contribution:** \$0
- **Rate at which contributions increase:** 0.00%

This calculator assumes that your return is compounded annually, and your contributions are made at the beginning of each year. The actual rate of return is largely dependent on the types of investments you select.

Decisions should not be made based solely on this illustration. This illustration does not replace actual calculations that should be made each year on an individualized basis.

## **IMPORTANT INFORMATION**

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It is important to remember that:

- These scenarios are hypothetical.
- Future rates of return can't be predicted with certainty.
- Future employer contribution rates may change.
- 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.

## Potential tax implications

For individual retirement plans, keep in mind, you may not be eligible for tax-deductible traditional IRA contributions. There are also maximum contribution limits and potential catch-up contribution limits applicable to traditional IRAs. For Roth IRAs, there are contribution phase-out limits based on your Modified Adjusted Gross Income (MAGI). There are also contribution limits and potential catch-up contributions limits that may apply to your contributions to other types of retirement plans (e.g., employer-sponsored).

Your total retirement value estimate shown is pre-tax and may be impacted by taxes upon withdrawal depending on the type of account and other restrictions. Traditional IRA distributions are taxed as ordinary income. Qualified Roth IRA distributions are federally tax-free provided it has been more than five years since the Roth IRA was funded AND the owner is at least age 59 1/2 or disabled, or using the first-time homebuyer exception, or taken by their beneficiaries due to their death. Qualified Roth IRA distributions are not subject to state and local taxation in most states. Distributions from Traditional and Roth IRAs may be subject to an IRS 10% additional tax if distributions are taken prior to age 59 1/2. For 401(k), 401(k) SIMPLE, profit-sharing plan, money purchase plan, and SEP plans, withdrawals are subject to ordinary income tax and may be subject to an IRS 10% additional tax for early or pre-59 1/2 distributions.

Wells Fargo and Company and its Affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed. It is also possible that the plan holder may be in a different tax bracket at the time the funds are withdrawn.

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