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Retirement Savings Calculator

Retirement Savings Chart

2017 Retirement Savings Projection

Input:

Current Age: 45

Projected income growth rate: 3%

% of household income to contribute: 15%

Retirement age: 62

% of income desired in retirement: 50%

Social Security begins at age: 65

Expected inflation rate: 3%

Current household income: \$100,000

Retirement savings: \$500,000

Expected rate of return before retirement: 5%

Years in retirement: 33

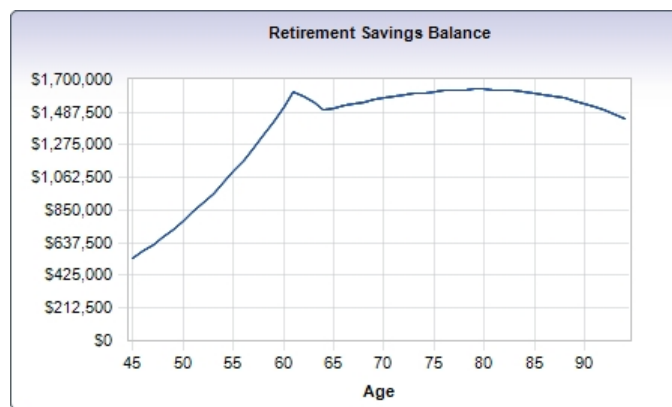
Expected rate of return during retirement: 3%

Social Security income per month: \$5,000

Results:

Based on the inputs above, your retirement savings and expected contributions will provide all of your retirement income needs.

At the end of 33 years, you would have remaining funds of \$1,446,699.



Assuming your household income grows by 3% until your retirement and given a target goal of 50% of your preretirement income, your first year retirement income need is \$82,642.

Of this, no income will be provided by Social Security

Assumptions:

- Household income is your total household income, including your spouse's income. Your retirement savings are your total retirement savings, including both taxable and tax-exempt holdings. Your retirement age is the first year that you do not make retirement savings contributions and the first year you begin taking distributions from your portfolio.
- The expected rate of return inputs are after-tax returns. Actual rates of return will be based on investments you hold in your retirement portfolio net of taxes and expenses.
- The modeled Social Security income is based on your input for your Social Security income in your first year of retirement. Subsequent years are inflation adjusted based on your input for inflation. Actual Social Security benefit payments in future periods are based on official government cost-of-living adjustments.

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