RETIREMENT PLANNER   (Annuity Due)

inforum - 1 Port Street East, Unit 210, Mississauga, Ontario, Canada, L5G 4N1

	Goal Calculator
Goal Amount at Retirement	**$658093.65**
Annual Interest Rate	12.50%
Number of Compound Periods per Year	1
Number of Years for Investment	25.00
Beginning Balance	$10000.00
Average Inflation Rate	3.50%
Annual Contribution	$4000.00
Monthly Income Desired at Retirement*	$5500.00
* (enter in Present Value Dollars)	
Monthly Contribution Equivalent	**$333.33**
Weekly Contribution Equivalent	**$76.92**
Total Contributions (incl. Beginning Balance)	**$110000.00**
Contribution as Percentage of Goal	**16.71%**
Total Interest Earned	**$548093.65**
Interest as Percentage of Goal	**83.29%**
Present Value of Goal	**$278470.35**
Years of Monthly Retirement Income**	**5.94**

 ** (If ERR is displayed, your interest earnings exceed your withdrawals. Increase your monthly income

Some of us anticipate retirement eagerly while others resent its encroachment. Either way, life goes on and we must plan our retirement today.

Goal Calculator

This will determine how much you will have in your retirement fund once you have entered the necessary information. Realistically, it is based on the monthly amount you can afford to save. Enter a value (in present day dollars) in Monthly Income Desired at Retirement and the number of retirement years you have provided for is also calculated. If the error message ERR is displayed in Years of Monthly Retirement Income, this indicates that your retirement fund will provide your desired income forever- your interest earnings will be greater than your monthly withdrawals. This figure will be adjusted for inflation if you included an anticipated inflation rate. The lower half of this template displays various statistics that will help you further evaluate your retirement plan. Incidentally, "Annuity Due" means payments are made at the beginning of a period.

Contribution Calculator

This is similar to Goal Calculator but instead is based on the total amount you want to have upon retirement. It calculates the monthly payments required to realize this amount.

Comparison Calculator

This is identical to Goal Calculator. It provides a place for you to experiment with different factors while still displaying your initial scenario for reference.

We hope you have found this template both useful and informative.This is just one of a series of templa designed to take the guesswork out of your financial decisions. These templates also serve as a source of techniques and formulas to develope your own spreadsheets. The complete template collections are available from:

inforum

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Mississauga, Ontario, Canada

L5G 4N1

Investor Tool-Kit $24.95

Bonds

- Calculate Bond Price on Coupon Date.

- Internal Rate of Return for Bond Bought on Coupon Date

Future Value

- Calculate Term to Future Value

- Present Value of Future Payments

- Calculate growth of a single deposit

Interest

- Calculate Effective Rates & Future Value

- Calculate Average Interest of Future Value; compensates for inflation.

- Calculate Present Value of a Future Value

- Calculate Days Between Two Dates

Mutual Funds

- Track and analyze mutual funds; including sales and dividends.

Retire

- Plan exactly how much you need and can afford for your retirement years.

Return on Investment

- Calculate true value of future cash flows.

- Determine if equipment purchase makes economic sense.

Savings

- Produces a savings schedule based on varying rates, terms and future value.

Stock1

- Determine return required based on Beta (risk) factor and Capital Asset Pricing

- Variable Rate Preferred Stock Analysis

Stock2

- Constant Dividend Stock Pricing

- Growing Dividend Stock Pricing

Stoktrak

- Track stock gains

Loan Tool-Kit $19.95

Amort

- Amortization schedule; any compounding period; any payment period;

  handles standard and Canadian home mortgages.

AnlyzIon

- Principal and interest paid to date

- Principal and interest still owing

- Periodic interest, payment amount

- Any compounding period

- Can be used for Canadian home mortgages

- Days, months, years between two dates

Annamort

- Annual summary amortization schedule; any compounding period;

  handles standard and Canadian home mortgages.

Lease

- Calculate lease Payments with true cost of purchase

- Calculate value at end of lease term

- Calculate lease term

- Present Value of Lease

Loan1

- Calculate loan payment

- Calculate loan amount

- Calculate loan balance

- Calculate interest saved and term reduction if loan payment is increased

Loan2

- Calculate balloon payment to pay off loan

- Compare payments with or without balloon payment

- Analyze loans where compound and payment periods differ

Rapidpay

- Amortization schedule for "Rapid Pay Down" system used by many Canadian banks for Canadian

home mortgages paid weekly.

Refinan

- Determine profitability of loan refinancing

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Investor Tool-Kit
Loan Tool-Kit
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Microsoft Works for WIndows
Quattro Pro 5 for Windows
(all versions available on 3.5" disk only - taxes included)

Thank you for your order! It will be shipped within three days of

(page down for information)

Contribution Calculator	Comparison Calculator
$1000000.00	**$988847.88**
12.50%	15.00%
1	1
25.00	25.00
$10000.00	$10000.00
3.50%	3.50%
$6110.23	$4000.00
$4200.00	$5500.00
$509.19	**$333.33**
$117.50	**$76.92**
$162755.70	**$110000.00**
16.28%	11.12%
$837244.30	**$878847.88**
83.72%	88.88%
$423146.99	**$418428.00**
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