

***** Retirement Planner *****		
		10
		11
Current Hourly Wage .....	\$	0 12
(Current Monthly Salary) .....		0 13
(Current Annual Wage) .....		0 14
TARGET Retirement Income (80% of Current Wage)	>>>>>>>>>>>>>>>>	0 15
Estimated Annual Benefit--Pension Plan [Note 1] .....		0 16
Estimated Annual Benefit--Social Security [Note 2] .....		0 17
Total Estimated Annual Benefits (Pension + SS) .....		0 18
Discrepancy betw TARGET and Estimated Annual Benefits ..		0 19
Years Before Retirement (>=10 =<30) .....		30 20
Discrepancy Adjustment for Inflation .....		0 21
Capital Required to Generate...		22
Additional Income and Eliminate Discrepancy .....		0 23
Capital Required to Offset...		24
Effect of Inflation on Pension Plan [Note 3] .....		0 25
TOTAL Capital Required .....	>>>>>>>>>>>>>>>>	0 26
TOTAL Current Retirement Savings...		27
(IRAs-CDs-401(k)s-profit sharing plans, mutuals, etc) ..		0 28
Value of Retirement Savings at Retirement .....		0 29
Net Capital Shortfall .....	>>>>>>>>>>>>>>>>	0 30
Amount to Start Saving Now, Current Dollars (annually) .		0
[Note 4]	(monthly) ..	0
Percentage of (Current) Salary to Save Each Year .....		#DIV/0!
[Note 5]		

1.5	7	2.2	17.5
1.56	7.3	2.4	21.06
1.62	7.6	2.6	24.62
1.68	7.9	2.8	28.18
1.74	8.2	3	31.74
1.8	8.5	3.2	35.3
1.88	8.86	3.5	40.9
1.96	9.22	3.8	46.5
2.06	9.58	4.1	52.1
2.14	9.94	4.4	57.7
2.2	10.3	4.7	63.3
2.3	10.76	5.14	72.04
2.4	11.22	5.58	80.78
2.5	11.68	6.02	89.52
2.6	12.14	6.46	98.26
2.7	12.6	6.9	107
2.8	13.14	7.54	120.4
2.9	13.68	8.18	133.8
3	14.22	8.82	147.2
3.1	14.76	9.46	160.6
3.2	15.3	10.1	174