

| | A | C | D | E | F | H | I | M | N | O | P | S | T | U |
|----|--|-----------------|-------------------------|-----------------|----------------------------|---------------|---|-------------------------|---------------|---|---|---|---|---|
| 1 | FUTURE FINANCIAL PLAN | | | | | | | | | | | | | |
| 2 | FOR: Your Name | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | |
| 4 | VARIABLES | | | | | | | | | | | | | |
| 5 | Age at Retirement = 65 | | | | | | | | | | | | | |
| 6 | Average Annual Interest Rate on Savings Before Retirement = 15.00% | | | | | | | | | | | | | |
| 7 | Average Annual Interest Rate on Savings After Retirement = 10.00% | | | | | | | | | | | | | |
| 8 | Average Annual Inflation = 6.00% | | | | | | | | | | | | | |
| 9 | Average Annual Salary Increase = 8.00% | | | | | | | | | | | | | |
| 10 | Percent of Gross Earnings to Savings = 20.00% | | | | | | | | | | | | | |
| 11 | Gross Monthly Cost to Live After Retirement (1992 Dollars)= 2,500 | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | |
| 13 | AGE AT | | INFLATED DOLLARS | | GROSS ANNUAL INCOME | | | VALUE OF SAVINGS | | | | | | |
| 14 | YEAR | BIRTHDAY | REQUIRED | F. VALUE | REQUIRED | ACTUAL | | REQUIRED | ACTUAL | | | | | |
| 15 | 1992 | 35 | 1.00 | 1.00 | 10,000 | | | 10,000 | | | | | | |
| 16 | 1993 | 36 | 1.06 | 0.94 | 10,800 | | | 13,751 | | | | | | |
| 17 | 1994 | 37 | 1.13 | 0.89 | 11,664 | | | 18,276 | | | | | | |
| 18 | 1995 | 38 | 1.20 | 0.84 | 12,597 | | | 23,714 | | | | | | |
| 19 | 1996 | 39 | 1.27 | 0.79 | 13,605 | | | 30,227 | | | | | | |
| 20 | 1997 | 40 | 1.35 | 0.74 | 14,693 | | | 38,002 | | | | | | |
| 21 | 1998 | 41 | 1.43 | 0.70 | 15,869 | | | 47,260 | | | | | | |
| 22 | 1999 | 42 | 1.52 | 0.66 | 17,138 | | | 58,259 | | | | | | |
| 23 | 2000 | 43 | 1.61 | 0.62 | 18,509 | | | 71,297 | | | | | | |
| 24 | 2001 | 44 | 1.71 | 0.58 | 19,990 | | | 86,726 | | | | | | |
| 25 | 2002 | 45 | 1.82 | 0.55 | 21,589 | | | 104,952 | | | | | | |
| 26 | 2003 | 46 | 1.93 | 0.52 | 23,316 | | | 126,451 | | | | | | |
| 27 | 2004 | 47 | 2.05 | 0.49 | 25,182 | | | 151,776 | | | | | | |
| 28 | 2005 | 48 | 2.18 | 0.46 | 27,196 | | | 181,573 | | | | | | |
| 29 | 2006 | 49 | 2.31 | 0.43 | 29,372 | | | 216,591 | | | | | | |
| 30 | 2007 | 50 | 2.45 | 0.41 | 31,722 | | | 257,704 | | | | | | |
| 31 | 2008 | 51 | 2.61 | 0.38 | 34,259 | | | 305,930 | | | | | | |
| 32 | 2009 | 52 | 2.77 | 0.36 | 37,000 | | | 362,453 | | | | | | |
| 33 | 2010 | 53 | 2.94 | 0.34 | 39,960 | | | 428,650 | | | | | | |
| 34 | 2011 | 54 | 3.12 | 0.32 | 43,157 | | | 506,122 | | | | | | |
| 35 | 2012 | 55 | 3.31 | 0.30 | 46,610 | | | 596,734 | | | | | | |
| 36 | 2013 | 56 | 3.51 | 0.28 | 50,338 | | | 702,652 | | | | | | |
| 37 | 2014 | 57 | 3.73 | 0.27 | 54,365 | | | 826,396 | | | | | | |
| 38 | 2015 | 58 | 3.96 | 0.25 | 58,715 | | | 970,895 | | | | | | |
| 39 | 2016 | 59 | 4.21 | 0.24 | 63,412 | | | 1,139,556 | | | | | | |
| 40 | 2017 | 60 | 4.46 | 0.22 | 68,485 | | | 1,336,336 | | | | | | |
| 41 | 2018 | 61 | 4.74 | 0.21 | 73,964 | | | 1,565,837 | | | | | | |
| 42 | 2019 | 62 | 5.03 | 0.20 | 79,881 | | | 1,833,406 | | | | | | |
| 43 | 2020 | 63 | 5.34 | 0.19 | 86,271 | | | 2,145,256 | | | | | | |
| 44 | 2021 | 64 | 5.67 | 0.18 | 93,173 | | | 2,508,606 | | | | | | |
| 45 | 2022 | 65 | 6.02 | 0.17 | 186,658 | | | 2,575,931 | | | | | | |
| 46 | 2023 | 66 | 6.39 | 0.16 | 198,171 | | | 2,638,256 | | | | | | |
| 47 | 2024 | 67 | 6.79 | 0.15 | 210,394 | | | 2,694,315 | | | | | | |

| | A | C | D | E | F | H | IL | M | N | O | PS | T | U |
|----|------|-----|--------|---|------|-----------|----|---|---|-----------|----|---|---|
| 48 | 2025 | 68 | 7.21 | | 0.14 | 223,370 | | | | 2,742,662 | | | |
| 49 | 2026 | 69 | 7.65 | | 0.13 | 237,147 | | | | 2,781,653 | | | |
| 50 | 2027 | 70 | 8.12 | | 0.12 | 251,774 | | | | 2,809,418 | | | |
| 51 | 2028 | 71 | 8.62 | | 0.12 | 267,303 | | | | 2,823,838 | | | |
| 52 | 2029 | 72 | 9.16 | | 0.11 | 283,790 | | | | 2,822,513 | | | |
| 53 | 2030 | 73 | 9.72 | | 0.10 | 301,293 | | | | 2,802,729 | | | |
| 54 | 2031 | 74 | 10.32 | | 0.10 | 319,876 | | | | 2,761,424 | | | |
| 55 | 2032 | 75 | 10.96 | | 0.09 | 339,605 | | | | 2,695,145 | | | |
| 56 | 2033 | 76 | 11.63 | | 0.09 | 360,552 | | | | 2,600,004 | | | |
| 57 | 2034 | 77 | 12.35 | | 0.08 | 382,790 | | | | 2,471,625 | | | |
| 58 | 2035 | 78 | 13.11 | | 0.08 | 406,399 | | | | 2,305,093 | | | |
| 59 | 2036 | 79 | 13.92 | | 0.07 | 431,465 | | | | 2,094,889 | | | |
| 60 | 2037 | 80 | 14.78 | | 0.07 | 458,077 | | | | 1,834,822 | | | |
| 61 | 2038 | 81 | 15.69 | | 0.06 | 486,330 | | | | 1,517,951 | | | |
| 62 | 2039 | 82 | 16.66 | | 0.06 | 516,326 | | | | 1,136,507 | | | |
| 63 | 2040 | 83 | 17.69 | | 0.06 | 548,172 | | | | 681,789 | | | |
| 64 | 2041 | 84 | 18.78 | | 0.05 | 581,982 | | | | 144,071 | | | |
| 65 | 2042 | 85 | 19.94 | | 0.05 | 617,877 | | | | 0 | | | |
| 66 | 2043 | 86 | 21.17 | | 0.05 | 655,986 | | | | 0 | | | |
| 67 | 2044 | 87 | 22.47 | | 0.04 | 696,446 | | | | 0 | | | |
| 68 | 2045 | 88 | 23.86 | | 0.04 | 739,401 | | | | 0 | | | |
| 69 | 2046 | 89 | 25.33 | | 0.04 | 785,006 | | | | 0 | | | |
| 70 | 2047 | 90 | 26.89 | | 0.04 | 833,424 | | | | 0 | | | |
| 71 | 2048 | 91 | 28.55 | | 0.04 | 884,827 | | | | 0 | | | |
| 72 | 2049 | 92 | 30.31 | | 0.03 | 939,402 | | | | 0 | | | |
| 73 | 2050 | 93 | 32.18 | | 0.03 | 997,342 | | | | 0 | | | |
| 74 | 2051 | 94 | 34.16 | | 0.03 | 1,058,856 | | | | 0 | | | |
| 75 | 2052 | 95 | 36.27 | | 0.03 | 1,124,164 | | | | 0 | | | |
| 76 | 2053 | 96 | 38.51 | | 0.03 | 1,193,499 | | | | 0 | | | |
| 77 | 2054 | 97 | 40.88 | | 0.02 | 1,267,112 | | | | 0 | | | |
| 78 | 2055 | 98 | 43.41 | | 0.02 | 1,345,265 | | | | 0 | | | |
| 79 | 2056 | 99 | 46.08 | | 0.02 | 1,428,238 | | | | 0 | | | |
| 80 | 2057 | 100 | 48.92 | | 0.02 | 1,516,328 | | | | 0 | | | |
| 81 | 2058 | 101 | 51.94 | | 0.02 | 1,609,852 | | | | 0 | | | |
| 82 | 2059 | 102 | 55.15 | | 0.02 | 1,709,144 | | | | 0 | | | |
| 83 | 2060 | 103 | 58.55 | | 0.02 | 1,814,560 | | | | 0 | | | |
| 84 | 2061 | 104 | 62.16 | | 0.02 | 1,926,478 | | | | 0 | | | |
| 85 | 2062 | 105 | 65.99 | | 0.02 | 2,045,299 | | | | 0 | | | |
| 86 | 2063 | 106 | 70.06 | | 0.01 | 2,171,449 | | | | 0 | | | |
| 87 | 2064 | 107 | 74.38 | | 0.01 | 2,305,379 | | | | 0 | | | |
| 88 | 2065 | 108 | 78.97 | | 0.01 | 2,447,570 | | | | 0 | | | |
| 89 | 2066 | 109 | 83.84 | | 0.01 | 2,598,531 | | | | 0 | | | |
| 90 | 2067 | 110 | 89.01 | | 0.01 | 2,758,802 | | | | 0 | | | |
| 91 | 2068 | 111 | 94.50 | | 0.01 | 2,928,959 | | | | 0 | | | |
| 92 | 2069 | 112 | 100.33 | | 0.01 | 3,109,611 | | | | 0 | | | |
| 93 | 2070 | 113 | 106.52 | | 0.01 | 3,301,405 | | | | 0 | | | |
| 94 | 2071 | 114 | 113.09 | | 0.01 | 3,505,029 | | | | 0 | | | |
| 95 | 2072 | 115 | 120.07 | | 0.01 | 3,721,211 | | | | 0 | | | |

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|----|------|-----|--------|---|------|-----------|---|---|---|---|---|---|---|---|---|
| 96 | 2073 | 116 | 127.47 | | 0.01 | 3,950,727 | | | | | | 0 | | | |
| 97 | 2074 | 117 | 135.33 | | 0.01 | 4,194,399 | | | | | | 0 | | | |