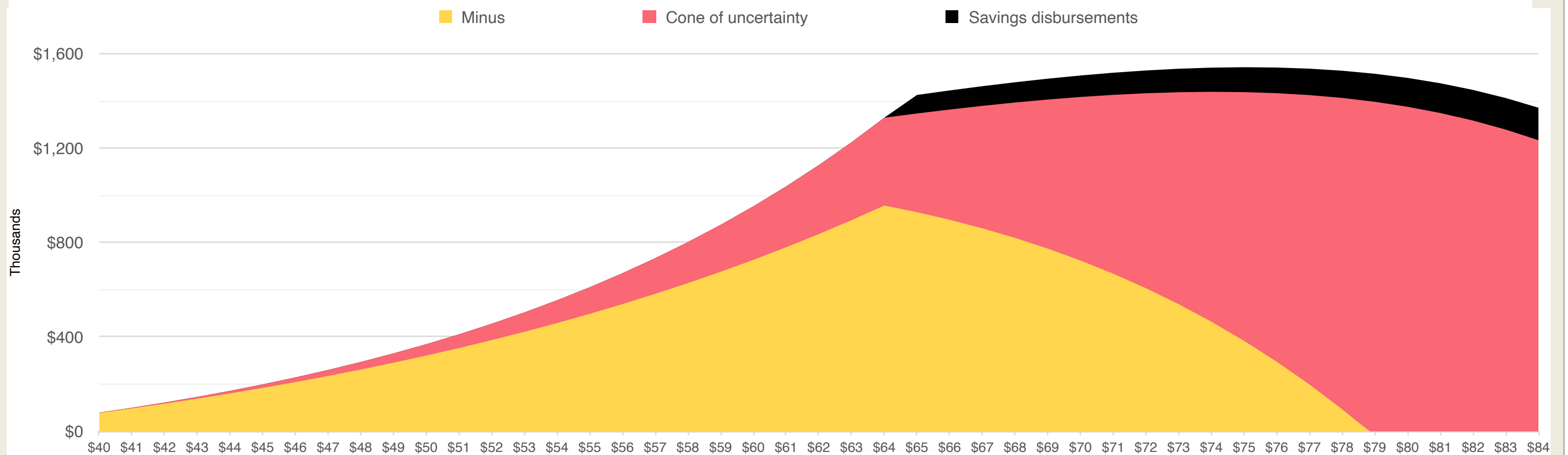




# Retirement planner



**CONGRATULATIONS! At age 84, you will have a savings balance of \$25,813.**



## Input

Now		At retirement		Uncertainty	
Your current age	40	Annual pension benefit (\$)	0	Investment return uncertainty (%)	2.00%
Annual income (\$)	50,000	Annual pension benefit increases (%)	0.00%	Annual savings amount uncertainty (%)	0.00%
Annual inflation and income increases (%)	3.00%	Desired retirement age	65	Annual savings increases uncertainty (%)	0.00%

Retirement savings balance (\$)	60,000	Number of years of retirement income	20	Annual pension benefit amount uncertainty (%)	0.00%
Annual savings amount (\$)	15,000	Income replacement (%)	75.00%	Annual pension benefit increases uncertainty (%)	0.00%
Annual savings increases (%)	0.00%	Investment return (%)	6.25%		
Investment return (%)	6.25%				

# Chart details

Age	Salary	Balance	Interest	Yearly savings	Desired retirement income	Pension income	Year ending balance	Notes
\$40	\$50,000	\$60,000	\$3,750	\$15,000	\$0	\$0	\$78,750	
\$41	\$51,500	\$78,750	\$4,922	\$15,000	\$0	\$0	\$98,672	
\$42	\$53,045	\$98,672	\$6,167	\$15,000	\$0	\$0	\$119,839	
\$43	\$54,636	\$119,839	\$7,490	\$15,000	\$0	\$0	\$142,329	
\$44	\$56,275	\$142,329	\$8,896	\$15,000	\$0	\$0	\$166,224	
\$45	\$57,964	\$166,224	\$10,389	\$15,000	\$0	\$0	\$191,613	
\$46	\$59,703	\$191,613	\$11,976	\$15,000	\$0	\$0	\$218,589	
\$47	\$61,494	\$218,589	\$13,662	\$15,000	\$0	\$0	\$247,251	
\$48	\$63,339	\$247,251	\$15,453	\$15,000	\$0	\$0	\$277,704	
\$49	\$65,239	\$277,704	\$17,357	\$15,000	\$0	\$0	\$310,061	
\$50	\$67,196	\$310,061	\$19,379	\$15,000	\$0	\$0	\$344,440	
\$51	\$69,212	\$344,440	\$21,527	\$15,000	\$0	\$0	\$380,967	
\$52	\$71,288	\$380,967	\$23,810	\$15,000	\$0	\$0	\$419,777	
\$53	\$73,427	\$419,777	\$26,236	\$15,000	\$0	\$0	\$461,014	
\$54	\$75,629	\$461,014	\$28,813	\$15,000	\$0	\$0	\$504,827	
\$55	\$77,898	\$504,827	\$31,552	\$15,000	\$0	\$0	\$551,379	
\$56	\$80,235	\$551,379	\$34,461	\$15,000	\$0	\$0	\$600,840	
\$57	\$82,642	\$600,840	\$37,552	\$15,000	\$0	\$0	\$653,392	
\$58	\$85,122	\$653,392	\$40,837	\$15,000	\$0	\$0	\$709,229	

\$59	\$87,675	\$709,229	\$44,327	\$15,000	\$0	\$0	\$768,556
\$60	\$90,306	\$768,556	\$48,035	\$15,000	\$0	\$0	\$831,591
\$61	\$93,015	\$831,591	\$51,974	\$15,000	\$0	\$0	\$898,565
\$62	\$95,805	\$898,565	\$56,160	\$15,000	\$0	\$0	\$969,726
\$63	\$98,679	\$969,726	\$60,608	\$15,000	\$0	\$0	\$1,045,333
\$64	\$101,640	\$1,045,333	\$65,333	\$15,000	\$0	\$0	\$1,125,667
\$65	\$0	\$1,125,667	\$70,354	\$0	\$78,517	\$0	\$1,117,504
\$66	\$0	\$1,117,504	\$69,844	\$0	\$80,872	\$0	\$1,106,476
\$67	\$0	\$1,106,476	\$69,155	\$0	\$83,298	\$0	\$1,092,332
\$68	\$0	\$1,092,332	\$68,271	\$0	\$85,797	\$0	\$1,074,806
\$69	\$0	\$1,074,806	\$67,175	\$0	\$88,371	\$0	\$1,053,610
\$70	\$0	\$1,053,610	\$65,851	\$0	\$91,022	\$0	\$1,028,438
\$71	\$0	\$1,028,438	\$64,277	\$0	\$93,753	\$0	\$998,963
\$72	\$0	\$998,963	\$62,435	\$0	\$96,566	\$0	\$964,832
\$73	\$0	\$964,832	\$60,302	\$0	\$99,463	\$0	\$925,672
\$74	\$0	\$925,672	\$57,854	\$0	\$102,446	\$0	\$881,080
\$75	\$0	\$881,080	\$55,067	\$0	\$105,520	\$0	\$830,628
\$76	\$0	\$830,628	\$51,914	\$0	\$108,685	\$0	\$773,856
\$77	\$0	\$773,856	\$48,366	\$0	\$111,946	\$0	\$710,276
\$78	\$0	\$710,276	\$44,392	\$0	\$115,304	\$0	\$639,364
\$79	\$0	\$639,364	\$39,960	\$0	\$118,764	\$0	\$560,561
\$80	\$0	\$560,561	\$35,035	\$0	\$122,326	\$0	\$473,270
\$81	\$0	\$473,270	\$29,579	\$0	\$125,996	\$0	\$376,853
\$82	\$0	\$376,853	\$23,553	\$0	\$129,776	\$0	\$270,630
\$83	\$0	\$270,630	\$16,914	\$0	\$133,669	\$0	\$153,875
\$84	\$0	\$153,875	\$9,617	\$0	\$137,679	\$0	\$25,813

## Calculations

This sheet should remain hidden. Any modifications may result in errors in the Retirement Planner.

\$25,813      \$84      Failure Template:  
\$84      Success Template:

Success:      TRUE      \$84      Failure display:  
\$84      Success display:  
Success

\$1 CONGRATULATIONS!

\$2      At age

\$3      84,

\$4 a savings balance of

\$5      \$25,813.

Age	Salary	Balance	Interest	Yearly savings	ed retirement income	nsion income
\$40	50,000	60,000	3,750	15,000	0	0
\$41	51,500	78,750	4,922	15,000	0	0
\$42	53,045	98,672	6,167	15,000	0	0
\$43	54,636	119,839	7,490	15,000	0	0
\$44	56,275	142,329	8,896	15,000	0	0
\$45	57,964	166,224	10,389	15,000	0	0
\$46	59,703	191,613	11,976	15,000	0	0
\$47	61,494	218,589	13,662	15,000	0	0
\$48	63,339	247,251	15,453	15,000	0	0
\$49	65,239	277,704	17,357	15,000	0	0
\$50	67,196	310,061	19,379	15,000	0	0
\$51	69,212	344,440	21,527	15,000	0	0
\$52	71,288	380,967	23,810	15,000	0	0
\$53	73,427	419,777	26,236	15,000	0	0
\$54	75,629	461,014	28,813	15,000	0	0
\$55	77,898	504,827	31,552	15,000	0	0
\$56	80,235	551,379	34,461	15,000	0	0
\$57	82,642	600,840	37,552	15,000	0	0
\$58	85,122	653,392	40,837	15,000	0	0
\$59	87,675	709,229	44,327	15,000	0	0
\$60	90,306	768,556	48,035	15,000	0	0
\$61	93,015	831,591	51,974	15,000	0	0
\$62	95,805	898,565	56,160	15,000	0	0
\$63	98,679	969,726	60,608	15,000	0	0
\$64	101,640	1,045,333	65,333	15,000	0	0
\$65	0	1,125,667	70,354	0	78,517	0

\$66	0	1,117,504	69,844	0	80,872	0
\$67	0	1,106,476	69,155	0	83,298	0
\$68	0	1,092,332	68,271	0	85,797	0
\$69	0	1,074,806	67,175	0	88,371	0
\$70	0	1,053,610	65,851	0	91,022	0
\$71	0	1,028,438	64,277	0	93,753	0
\$72	0	998,963	62,435	0	96,566	0
\$73	0	964,832	60,302	0	99,463	0
\$74	0	925,672	57,854	0	102,446	0
\$75	0	881,080	55,067	0	105,520	0
\$76	0	830,628	51,914	0	108,685	0
\$77	0	773,856	48,366	0	111,946	0
\$78	0	710,276	44,392	0	115,304	0
\$79	0	639,364	39,960	0	118,764	0
\$80	0	560,561	35,035	0	122,326	0
\$81	0	473,270	29,579	0	125,996	0
\$82	0	376,853	23,553	0	129,776	0
\$83	0	270,630	16,914	0	133,669	0
\$84	0	153,875	9,617	0	137,679	0



Oops. This plan will only provide income to age [AGE]. You'll need to make some modifications.  
 Congratulations! Your plan seems to work. At age [AGE], you will still have a savings balance.

Congratulations! Your plan seems to work. At age 84, you will still have a savings balance.

Failure

End balance	Balance	Interest	Yearly savings	Net income	Gross income
78,750	60,000	3,150	15,000	0	0
98,672	78,150	4,103	15,000	0	0
119,839	97,253	5,106	15,000	0	0
142,329	117,359	6,161	15,000	0	0
166,224	138,520	7,272	15,000	0	0
191,613	160,792	8,442	15,000	0	0
218,589	184,234	9,672	15,000	0	0
247,251	208,906	10,968	15,000	0	0
277,704	234,874	12,331	15,000	0	0
310,061	262,205	13,766	15,000	0	0
344,440	290,970	15,276	15,000	0	0
380,967	321,246	16,865	15,000	0	0
419,777	353,112	18,538	15,000	0	0
461,014	386,650	20,299	15,000	0	0
504,827	421,949	22,152	15,000	0	0
551,379	459,102	24,103	15,000	0	0
600,840	498,204	26,156	15,000	0	0
653,392	539,360	28,316	15,000	0	0
709,229	582,677	30,591	15,000	0	0
768,556	628,267	32,984	15,000	0	0
831,591	676,251	35,503	15,000	0	0
898,565	726,754	38,155	15,000	0	0
969,726	779,909	40,945	15,000	0	0
1,045,333	835,854	43,882	15,000	0	0
1,125,667	894,736	46,974	15,000	0	0
1,117,504	956,710	50,227	0	78,517	0

1,106,476	928,421	48,742	0	80,872	0
1,092,332	896,291	47,055	0	83,298	0
1,074,806	860,047	45,152	0	85,797	0
1,053,610	819,403	43,019	0	88,371	0
1,028,438	774,050	40,638	0	91,022	0
998,963	723,665	37,992	0	93,753	0
964,832	667,905	35,065	0	96,566	0
925,672	606,404	31,836	0	99,463	0
881,080	538,778	28,286	0	102,446	0
830,628	464,617	24,392	0	105,520	0
773,856	383,490	20,133	0	108,685	0
710,276	294,938	15,484	0	111,946	0
639,364	198,476	10,420	0	115,304	0
560,561	93,591	4,914	0	118,764	0
473,270	-20,259	-1,064	0	122,326	0
376,853	-143,649	-7,542	0	125,996	0
270,630	-277,186	-14,552	0	129,776	0
153,875	-421,515	-22,130	0	133,669	0
25,813	-577,314	-30,309	0	137,679	0



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End balance	Balance	Interest /	Savings it	Income n	Income l	Balance
78,150	60,000	4,350	15,000	0	0	79,350
97,253	79,350	5,753	15,000	0	0	100,103
117,359	100,103	7,257	15,000	0	0	122,360
138,520	122,360	8,871	15,000	0	0	146,231
160,792	146,231	10,602	15,000	0	0	171,833
184,234	171,833	12,458	15,000	0	0	199,291
208,906	199,291	14,449	15,000	0	0	228,740
234,874	228,740	16,584	15,000	0	0	260,323
262,205	260,323	18,873	15,000	0	0	294,197
290,970	294,197	21,329	15,000	0	0	330,526
321,246	330,526	23,963	15,000	0	0	369,489
353,112	369,489	26,788	15,000	0	0	411,277
386,650	411,277	29,818	15,000	0	0	456,095
421,949	456,095	33,067	15,000	0	0	504,162
459,102	504,162	36,552	15,000	0	0	555,713
498,204	555,713	40,289	15,000	0	0	611,003
539,360	611,003	44,298	15,000	0	0	670,300
582,677	670,300	48,597	15,000	0	0	733,897
628,267	733,897	53,208	15,000	0	0	802,105
676,251	802,105	58,153	15,000	0	0	875,257
726,754	875,257	63,456	15,000	0	0	953,713
779,909	953,713	69,144	15,000	0	0	,037,858
835,854	,037,858	75,245	15,000	0	0	,128,102
894,736	,128,102	81,787	15,000	0	0	,224,890
956,710	,224,890	88,805	15,000	0	0	,328,694
928,421	,328,694	96,330	0	78,517	0	,346,508

896,291	,346,508	97,622	0	80,872	0 ,363,257
860,047	,363,257	98,836	0	83,298	0 ,378,795
819,403	,378,795	99,963	0	85,797	0 ,392,961
774,050	,392,961	100,990	0	88,371	0 ,405,579
723,665	,405,579	101,904	0	91,022	0 ,416,461
667,905	,416,461	102,693	0	93,753	0 ,425,402
606,404	,425,402	103,342	0	96,566	0 ,432,178
538,778	,432,178	103,833	0	99,463	0 ,436,548
464,617	,436,548	104,150	0	102,446	0 ,438,251
383,490	,438,251	104,273	0	105,520	0 ,437,005
294,938	,437,005	104,183	0	108,685	0 ,432,502
198,476	,432,502	103,856	0	111,946	0 ,424,413
93,591	,424,413	103,270	0	115,304	0 ,412,378
-20,259	,412,378	102,397	0	118,764	0 ,396,012
-143,649	,396,012	101,211	0	122,326	0 ,374,896
-277,186	,374,896	99,680	0	125,996	0 ,348,580
-421,515	,348,580	97,772	0	129,776	0 ,316,576
-577,314	,316,576	95,452	0	133,669	0 ,278,359
-745,302	,278,359	92,681	0	137,679	0 ,233,360

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Saving	Retired	Uncertainty
78,750		1,200
98,672		2,850
119,839		5,002
142,329		7,711
166,224		11,041
191,613		15,057
218,589		19,834
247,251		25,450
277,704		31,992
310,061		39,556
344,440		48,243
380,967		58,166
419,777		69,445
461,014		82,212
504,827		96,612
551,379		112,798
600,840		130,940
653,392		151,221
709,229		173,838
768,556		199,006
831,591		226,959
898,565		257,949
969,726		292,248
,045,333		330,153
,125,667	,125,667	371,984
	1,117,504	418,087



