

Financial Simulator Investing Plan

Sample Simulation: Just starting to invest in tax deferred plan, expect it to grow @7%, inflation of 2%, realized gains and income are not taxable, start with \$6,000 annual contributions for first four years then increase to \$10,000 as income increases and so on until retirement in 2040.

Information		Amount	Year				Amount		
Current Value of Investment	\$0		From	To			Inflation Rate.	2%	
Expected Rate of Return	7.00%		2017	2040					
Expected Rate of Return									
Annual Investments			From	To			Annual Withdrawals		Year
Investment	\$6,000		2017	2020			Withdrawal		
Investment	\$8,000		2021	2025			Withdrawal		
Investment	\$10,000		2026	2040			Withdrawal		
Investment							Withdrawal		
Est. % Tax on Gain							Est. % Tax on Withdrawal		
One Time Investments			Year				One Time Payments		Year
Investment							Payment		
Investment							Payment		
Investment							Payment		

For Annual Gain calculations Investments and Payments are added at the end of the year and Withdrawals are removed at the beginning of the year. Withdrawals and Payments, enter as a positive number.

Year	Withdrawals	Taxes on Withdrawals	Net	Rate of Return	Annual Gain	Est. % Tax on Gain	Taxes on Annual Gain	Investments & Payments	Assets Year End	Inflation	Inflation Adjusted.
2017	\$0	\$0	\$0	7.0%	\$0	0%	\$0	\$6,000	\$6,000	2.0%	\$5,882
2018	\$0	\$0	\$0	7.0%	\$420	0%	\$0	\$6,000	\$12,420	2.0%	\$11,938
2019	\$0	\$0	\$0	7.0%	\$869	0%	\$0	\$6,000	\$19,289	2.0%	\$18,177
2020	\$0	\$0	\$0	7.0%	\$1,350	0%	\$0	\$6,000	\$26,640	2.0%	\$24,611
2021	\$0	\$0	\$0	7.0%	\$1,865	0%	\$0	\$8,000	\$36,504	2.0%	\$33,063
2022	\$0	\$0	\$0	7.0%	\$2,555	0%	\$0	\$8,000	\$47,060	2.0%	\$41,788
2023	\$0	\$0	\$0	7.0%	\$3,294	0%	\$0	\$8,000	\$58,354	2.0%	\$50,801
2024	\$0	\$0	\$0	7.0%	\$4,085	0%	\$0	\$8,000	\$70,439	2.0%	\$60,119
2025	\$0	\$0	\$0	7.0%	\$4,931	0%	\$0	\$8,000	\$83,369	2.0%	\$69,760
2026	\$0	\$0	\$0	7.0%	\$5,836	0%	\$0	\$10,000	\$99,205	2.0%	\$81,383
	\$0	\$0	\$0		\$25,205		\$0	\$74,000			
2027	\$0	\$0	\$0	7.0%	\$6,944	0%	\$0	\$10,000	\$116,150	2.0%	\$93,415
2028	\$0	\$0	\$0	7.0%	\$8,130	0%	\$0	\$10,000	\$134,280	2.0%	\$105,879
2029	\$0	\$0	\$0	7.0%	\$9,400	0%	\$0	\$10,000	\$153,680	2.0%	\$118,799
2030	\$0	\$0	\$0	7.0%	\$10,758	0%	\$0	\$10,000	\$174,437	2.0%	\$132,202
2031	\$0	\$0	\$0	7.0%	\$12,211	0%	\$0	\$10,000	\$196,648	2.0%	\$146,112
2032	\$0	\$0	\$0	7.0%	\$13,765	0%	\$0	\$10,000	\$220,413	2.0%	\$160,559
2033	\$0	\$0	\$0	7.0%	\$15,429	0%	\$0	\$10,000	\$245,842	2.0%	\$175,571
2034	\$0	\$0	\$0	7.0%	\$17,209	0%	\$0	\$10,000	\$273,051	2.0%	\$191,179
2035	\$0	\$0	\$0	7.0%	\$19,114	0%	\$0	\$10,000	\$302,165	2.0%	\$207,415
2036	\$0	\$0	\$0	7.0%	\$21,152	0%	\$0	\$10,000	\$333,316	2.0%	\$224,312
	\$0	\$0	\$0		\$134,111		\$0	\$100,000			
2037	\$0	\$0	\$0	7.0%	\$23,332	0%	\$0	\$10,000	\$366,648	2.0%	\$241,906
2038	\$0	\$0	\$0	7.0%	\$25,665	0%	\$0	\$10,000	\$402,314	2.0%	\$260,232
2039	\$0	\$0	\$0	7.0%	\$28,162	0%	\$0	\$10,000	\$440,476	2.0%	\$279,330
2040	\$0	\$0	\$0	7.0%	\$30,833	0%	\$0	\$10,000	\$481,309	2.0%	\$299,240
2041	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$293,373
2042	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$287,620
2043	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$281,981
2044	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$276,452
2045	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$271,031
2046	\$0	\$0	\$0	0.0%	\$0	0%	\$0	\$0	\$481,309	2.0%	\$265,717
	\$0	\$0	\$0		\$107,993		\$0	\$40,000			

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