

Financial Simulator

401K

Sample Simulation: Current 401k balance \$55,000, expect it to grow @7%, inflation of 2%, tax deferred so no annual tax on gains and income, annual contributions \$5,000 until retirement in 2035. Then withdraw \$1,500/month (\$18,000/year) starting in 2036, assume 20% tax rate on withdrawals.

Information		Amount		Year			
Current Value of Investment	\$55,000	From	To			Amount	
Expected Rate of Return	7.00%	2017	2046			Inflation Rate.	
Expected Rate of Return						2%	
Annual Investments		From		To			
Investment	\$5,000	2017	2035			Annual Withdrawals	
Investment						From	
Investment						To	
Investment						2036	
Investment						2046	
Est. % Tax on Gain						Est. % Tax on Withdrawal	
						20%	
One Time Investments		Year				One Time Payments	
Investment						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%	\$3,850	0%	\$0	\$5,000	\$63,850	2.0%	\$62,598
2018	\$0	\$0	\$0	7.0%	\$4,470	0%	\$0	\$5,000	\$73,320	2.0%	\$70,472
2019	\$0	\$0	\$0	7.0%	\$5,132	0%	\$0	\$5,000	\$83,452	2.0%	\$78,639
2020	\$0	\$0	\$0	7.0%	\$5,842	0%	\$0	\$5,000	\$94,293	2.0%	\$87,113
2021	\$0	\$0	\$0	7.0%	\$6,601	0%	\$0	\$5,000	\$105,894	2.0%	\$95,911
2022	\$0	\$0	\$0	7.0%	\$7,413	0%	\$0	\$5,000	\$118,307	2.0%	\$105,053
2023	\$0	\$0	\$0	7.0%	\$8,281	0%	\$0	\$5,000	\$131,588	2.0%	\$114,555
2024	\$0	\$0	\$0	7.0%	\$9,211	0%	\$0	\$5,000	\$145,799	2.0%	\$124,438
2025	\$0	\$0	\$0	7.0%	\$10,206	0%	\$0	\$5,000	\$161,005	2.0%	\$134,722
2026	\$0	\$0	\$0	7.0%	\$11,270	0%	\$0	\$5,000	\$177,276	2.0%	\$145,428
	\$0	\$0	\$0		\$72,276		\$0	\$50,000			
2027	\$0	\$0	\$0	7.0%	\$12,409	0%	\$0	\$5,000	\$194,685	2.0%	\$156,578
2028	\$0	\$0	\$0	7.0%	\$13,628	0%	\$0	\$5,000	\$213,313	2.0%	\$168,196
2029	\$0	\$0	\$0	7.0%	\$14,932	0%	\$0	\$5,000	\$233,245	2.0%	\$180,306
2030	\$0	\$0	\$0	7.0%	\$16,327	0%	\$0	\$5,000	\$254,572	2.0%	\$192,934
2031	\$0	\$0	\$0	7.0%	\$17,820	0%	\$0	\$5,000	\$277,392	2.0%	\$206,106
2032	\$0	\$0	\$0	7.0%	\$19,417	0%	\$0	\$5,000	\$301,809	2.0%	\$219,852
2033	\$0	\$0	\$0	7.0%	\$21,127	0%	\$0	\$5,000	\$327,936	2.0%	\$234,200
2034	\$0	\$0	\$0	7.0%	\$22,956	0%	\$0	\$5,000	\$355,891	2.0%	\$249,181
2035	\$0	\$0	\$0	7.0%	\$24,912	0%	\$0	\$5,000	\$385,804	2.0%	\$264,828
2036	\$18,000	\$3,600	\$14,400	7.0%	\$25,746	0%	\$0	\$0	\$393,550	2.0%	\$264,848
	\$18,000	\$3,600	\$14,400		\$189,275		\$0	\$45,000			
2037	\$18,000	\$3,600	\$14,400	7.0%	\$26,289	0%	\$0	\$0	\$401,839	2.0%	\$265,123
2038	\$18,000	\$3,600	\$14,400	7.0%	\$26,869	0%	\$0	\$0	\$410,707	2.0%	\$265,662
2039	\$18,000	\$3,600	\$14,400	7.0%	\$27,490	0%	\$0	\$0	\$420,197	2.0%	\$266,470
2040	\$18,000	\$3,600	\$14,400	7.0%	\$28,154	0%	\$0	\$0	\$430,351	2.0%	\$267,558
2041	\$18,000	\$3,600	\$14,400	7.0%	\$28,865	0%	\$0	\$0	\$441,215	2.0%	\$268,934
2042	\$18,000	\$3,600	\$14,400	7.0%	\$29,625	0%	\$0	\$0	\$452,840	2.0%	\$270,608
2043	\$18,000	\$3,600	\$14,400	7.0%	\$30,439	0%	\$0	\$0	\$465,279	2.0%	\$272,589
2044	\$18,000	\$3,600	\$14,400	7.0%	\$31,310	0%	\$0	\$0	\$478,589	2.0%	\$274,889
2045	\$18,000	\$3,600	\$14,400	7.0%	\$32,241	0%	\$0	\$0	\$492,830	2.0%	\$277,519
2046	\$18,000	\$3,600	\$14,400	7.0%	\$33,238	0%	\$0	\$0	\$508,068	2.0%	\$280,489
	\$180,000	\$36,000	\$144,000		\$294,518		\$0	\$0			

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