

Retirement year	2047	Investment years				Retirement years	
Investment growth - inflation	5.0%	Year	Starting balance	Income	Ending balance	Year	Remaining balance
Income growth - inflation	2.5%	2017	\$50,000	\$100,000	\$82,500	1	\$3,092,541
Savings rate	30%	2018	\$82,500	\$102,500	\$117,375	2	\$3,070,973
Current net worth	\$50,000	2019	\$117,375	\$105,063	\$154,763	3	\$3,048,326
Current (after tax) income	\$100,000	2020	\$154,763	\$107,689	\$194,807	4	\$3,024,546
Retirement spending decrease:	20%	2021	\$194,807	\$110,381	\$237,662	5	\$2,999,578
Years of retirement:	40	2022	\$237,662	\$113,141	\$283,487	6	\$2,973,361
Spending at retirement:	\$167,805	2023	\$283,487	\$115,969	\$332,453	7	\$2,945,833
Balance when you die:	\$631,670	2024	\$332,453	\$118,869	\$384,736	8	\$2,916,929
Crazy assumptions:		2025	\$384,736	\$121,840	\$440,525	9	\$2,886,580
Inflation adjusted spending doesn't change throughout retirement		2026	\$440,525	\$124,886	\$500,017	10	\$2,854,714
Biological humans are still around, operating in a money-based economy		2027	\$500,017	\$128,008	\$563,420	11	\$2,821,254
		2028	\$563,420	\$131,209	\$630,954	12	\$2,786,121
		2029	\$630,954	\$134,489	\$702,848	13	\$2,749,231
		2030	\$702,848	\$137,851	\$779,346	14	\$2,710,497
		2031	\$779,346	\$141,297	\$860,702	15	\$2,669,826
		2032	\$860,702	\$144,830	\$947,186	16	\$2,627,122
		2033	\$947,186	\$148,451	\$1,039,081	17	\$2,582,282
		2034	\$1,039,081	\$152,162	\$1,136,684	18	\$2,535,200
		2035	\$1,136,684	\$155,966	\$1,240,308	19	\$2,485,765
		2036	\$1,240,308	\$159,865	\$1,350,282	20	\$2,433,857
		2037	\$1,350,282	\$163,862	\$1,466,955	21	\$2,379,354
		2038	\$1,466,955	\$167,958	\$1,590,690	22	\$2,322,126
		2039	\$1,590,690	\$172,157	\$1,721,872	23	\$2,262,037
		2040	\$1,721,872	\$176,461	\$1,860,904	24	\$2,198,943
		2041	\$1,860,904	\$180,873	\$2,008,211	25	\$2,132,695
		2042	\$2,008,211	\$185,394	\$2,164,240	26	\$2,063,134
		2043	\$2,164,240	\$190,029	\$2,329,460	27	\$1,990,095
		2044	\$2,329,460	\$194,780	\$2,504,367	28	\$1,913,404
		2045	\$2,504,367	\$199,650	\$2,689,481	29	\$1,832,878
		2046	\$2,689,481	\$204,641	\$2,885,347	30	\$1,748,327
		2047	\$2,885,347	\$209,757	\$3,092,541	31	\$1,659,547
		2048	\$3,092,541	\$215,001	\$3,311,669	32	\$1,566,329
		2049	\$3,311,669	\$220,376	\$3,543,365	33	\$1,468,450
		2050	\$3,543,365	\$225,885	\$3,788,298	34	\$1,365,677
		2051	\$3,788,298	\$231,532	\$4,047,173	35	\$1,257,765
		2052	\$4,047,173	\$237,321	\$4,320,728	36	\$1,144,457
		2053	\$4,320,728	\$243,254	\$4,609,740	37	\$1,025,485
		2054	\$4,609,740	\$249,335	\$4,915,028	38	\$900,563
		2055	\$4,915,028	\$255,568	\$5,237,450	39	\$769,396
		2056	\$5,237,450	\$261,957	\$5,577,909	40	\$631,670
		2057	\$5,577,909	\$268,506	\$5,937,357	41	\$487,057
		2058	\$5,937,357	\$275,219	\$6,316,790	42	\$335,215
		2059	\$6,316,790	\$282,100	\$6,717,260	43	\$175,780
		2060	\$6,717,260	\$289,152	\$7,139,868	44	\$8,373
		2061	\$7,139,868	\$296,381	\$7,585,776	45	-\$167,404
		2062	\$7,585,776	\$303,790	\$8,056,202	46	-\$351,970
		2063	\$8,056,202	\$311,385	\$8,552,427	47	-\$545,764
		2064	\$8,552,427	\$319,170	\$9,075,800	48	-\$749,248
		2065	\$9,075,800	\$327,149	\$9,627,734	49	-\$962,906
		2066	\$9,627,734	\$335,328	\$10,209,719	50	-\$1,187,247
		2067	\$10,209,719	\$343,711	\$10,823,318	51	-\$1,422,805
		2068	\$10,823,318	\$352,304	\$11,470,176	52	-\$1,670,141
		2069	\$11,470,176	\$361,111	\$12,152,018	53	-\$1,929,844
		2070	\$12,152,018	\$370,139	\$12,870,660	54	-\$2,202,531
		2071	\$12,870,660	\$379,392	\$13,628,011	55	-\$2,488,854
		2072	\$13,628,011	\$388,877	\$14,426,075	56	-\$2,789,492
		2073	\$14,426,075	\$398,599	\$15,266,958	57	-\$3,105,162
		2074	\$15,266,958	\$408,564	\$16,152,875	58	-\$3,436,616
		2075	\$16,152,875	\$418,778	\$17,086,153	59	-\$3,784,643
		2076	\$17,086,153	\$429,248	\$18,069,235	60	-\$4,150,070
		2077	\$18,069,235	\$439,979	\$19,104,690	61	-\$4,533,770
		2078	\$19,104,690	\$450,978	\$20,195,218	62	-\$4,936,654
		2079	\$20,195,218	\$462,253	\$21,343,655	63	-\$5,359,682
		2080	\$21,343,655	\$473,809	\$22,552,980	64	-\$5,803,862
		2081	\$22,552,980	\$485,654	\$23,826,326	65	-\$6,270,251
		2082	\$23,826,326	\$497,796	\$25,166,981	66	-\$6,759,959
		2083	\$25,166,981	\$510,241	\$26,578,402	67	-\$7,274,153
		2084	\$26,578,402	\$522,997	\$28,064,221	68	-\$7,814,056
		2085	\$28,064,221	\$536,072	\$29,628,254	69	-\$8,380,954
		2086	\$29,628,254	\$549,473	\$31,274,508	70	-\$8,976,198
		2087	\$31,274,508	\$563,210	\$33,007,197	71	-\$9,601,203
		2088	\$33,007,197	\$577,291	\$34,830,744	72	-\$10,257,459
		2089	\$34,830,744	\$591,723	\$36,749,798	73	-\$10,946,528
		2090	\$36,749,798	\$606,516	\$38,769,243	74	-\$11,670,050
		2091	\$38,769,243	\$621,679	\$40,894,208	75	-\$12,429,748
		2092	\$40,894,208	\$637,221	\$43,130,085	76	-\$13,227,431
		2093	\$43,130,085	\$653,151	\$45,482,535	77	-\$14,064,998
		2094	\$45,482,535	\$669,480	\$47,957,506	78	-\$14,944,444
		2095	\$47,957,506	\$686,217	\$50,561,246	79	-\$15,867,862
		2096	\$50,561,246	\$703,372	\$53,300,320	80	-\$16,837,450
		2097	\$53,300,320	\$720,957	\$56,181,623	81	-\$17,855,519

			2098	\$56,181,623	\$738,981	\$59,212,398		82	-\$18,924,490
			2099	\$59,212,398	\$757,455	\$62,400,255		83	-\$20,046,910
			2100	\$62,400,255	\$776,392	\$65,753,185		84	-\$21,225,452

Retirement year	2062	Investment years				Retirement years	
Investment growth - inflation	3.5%	Year	Starting balance	Income	Ending balance	Year	Remaining balance
Income growth - inflation	2.5%	2017	\$5,000	\$40,000	\$17,175	1	\$2,128,043
Savings rate	30%	2018	\$17,175	\$41,000	\$30,076	2	\$2,101,909
Current net worth	\$5,000	2019	\$30,076	\$42,025	\$43,736	3	\$2,074,861
Current (after tax) income	\$40,000	2020	\$43,736	\$43,076	\$58,190	4	\$2,046,865
Retirement spending decrease:	20%	2021	\$58,190	\$44,153	\$73,472	5	\$2,017,890
Years of retirement:	40	2022	\$73,472	\$45,256	\$89,621	6	\$1,987,901
Spending at retirement:	\$97,213	2023	\$89,621	\$46,388	\$106,674	7	\$1,956,862
Balance when you die:	\$18,390	2024	\$106,674	\$47,547	\$124,671	8	\$1,924,737
Crazy assumptions:		2025	\$124,671	\$48,736	\$143,656	9	\$1,891,488
Inflation adjusted spending doesn't change throughout retirement		2026	\$143,656	\$49,955	\$163,670	10	\$1,857,074
Biological humans are still around, operating in a money-based economy		2027	\$163,670	\$51,203	\$184,760	11	\$1,821,457
		2028	\$184,760	\$52,483	\$206,971	12	\$1,784,592
		2029	\$206,971	\$53,796	\$230,354	13	\$1,746,437
		2030	\$230,354	\$55,140	\$254,958	14	\$1,706,947
		2031	\$254,958	\$56,519	\$280,838	15	\$1,666,075
		2032	\$280,838	\$57,932	\$308,046	16	\$1,623,773
		2033	\$308,046	\$59,380	\$336,642	17	\$1,579,989
		2034	\$336,642	\$60,865	\$366,684	18	\$1,534,673
		2035	\$366,684	\$62,386	\$398,234	19	\$1,487,772
		2036	\$398,234	\$63,946	\$431,356	20	\$1,439,228
		2037	\$431,356	\$65,545	\$466,117	21	\$1,388,986
		2038	\$466,117	\$67,183	\$502,586	22	\$1,336,985
		2039	\$502,586	\$68,863	\$540,835	23	\$1,283,164
		2040	\$540,835	\$70,584	\$580,940	24	\$1,227,460
		2041	\$580,940	\$72,349	\$622,977	25	\$1,169,805
		2042	\$622,977	\$74,158	\$667,029	26	\$1,110,133
		2043	\$667,029	\$76,012	\$713,178	27	\$1,048,373
		2044	\$713,178	\$77,912	\$761,513	28	\$984,450
		2045	\$761,513	\$79,860	\$812,124	29	\$918,291
		2046	\$812,124	\$81,856	\$865,105	30	\$849,815
		2047	\$865,105	\$83,903	\$920,555	31	\$778,944
		2048	\$920,555	\$86,000	\$978,574	32	\$705,591
		2049	\$978,574	\$88,150	\$1,039,270	33	\$629,672
		2050	\$1,039,270	\$90,354	\$1,102,750	34	\$551,095
		2051	\$1,102,750	\$92,613	\$1,169,130	35	\$469,768
		2052	\$1,169,130	\$94,928	\$1,238,528	36	\$385,594
		2053	\$1,238,528	\$97,301	\$1,311,067	37	\$298,475
		2054	\$1,311,067	\$99,734	\$1,386,875	38	\$208,306
		2055	\$1,386,875	\$102,227	\$1,466,084	39	\$114,981
		2056	\$1,466,084	\$104,783	\$1,548,831	40	\$18,390
		2057	\$1,548,831	\$107,403	\$1,635,261	41	-\$81,581
		2058	\$1,635,261	\$110,088	\$1,725,522	42	-\$185,052
		2059	\$1,725,522	\$112,840	\$1,819,767	43	-\$292,144
		2060	\$1,819,767	\$115,661	\$1,918,157	44	-\$402,985
		2061	\$1,918,157	\$118,552	\$2,020,858	45	-\$517,705
		2062	\$2,020,858	\$121,516	\$2,128,043	46	-\$636,440
		2063	\$2,128,043	\$124,554	\$2,239,891	47	-\$759,330
		2064	\$2,239,891	\$127,668	\$2,356,587	48	-\$886,522
		2065	\$2,356,587	\$130,860	\$2,478,326	49	-\$1,018,166
		2066	\$2,478,326	\$134,131	\$2,605,306	50	-\$1,154,417
		2067	\$2,605,306	\$137,484	\$2,737,737	51	-\$1,295,437
		2068	\$2,737,737	\$140,921	\$2,875,835	52	-\$1,441,393
		2069	\$2,875,835	\$144,444	\$3,019,822	53	-\$1,592,457
		2070	\$3,019,822	\$148,056	\$3,169,933	54	-\$1,748,808
		2071	\$3,169,933	\$151,757	\$3,326,407	55	-\$1,910,632
		2072	\$3,326,407	\$155,551	\$3,489,497	56	-\$2,078,119
		2073	\$3,489,497	\$159,440	\$3,659,461	57	-\$2,251,469
		2074	\$3,659,461	\$163,426	\$3,836,570	58	-\$2,430,885
		2075	\$3,836,570	\$167,511	\$4,021,103	59	-\$2,616,582
		2076	\$4,021,103	\$171,699	\$4,213,352	60	-\$2,808,778
		2077	\$4,213,352	\$175,992	\$4,413,617	61	-\$3,007,700
		2078	\$4,413,617	\$180,391	\$4,622,211	62	-\$3,213,585
		2079	\$4,622,211	\$184,901	\$4,839,458	63	-\$3,426,676
		2080	\$4,839,458	\$189,524	\$5,065,696	64	-\$3,647,225
		2081	\$5,065,696	\$194,262	\$5,301,274	65	-\$3,875,493
		2082	\$5,301,274	\$199,118	\$5,546,555	66	-\$4,111,751
		2083	\$5,546,555	\$204,096	\$5,801,913	67	-\$4,356,277
		2084	\$5,801,913	\$209,199	\$6,067,739	68	-\$4,609,362
		2085	\$6,067,739	\$214,429	\$6,344,439	69	-\$4,871,305
		2086	\$6,344,439	\$219,789	\$6,632,431	70	-\$5,142,416
		2087	\$6,632,431	\$225,284	\$6,932,151	71	-\$5,423,016
		2088	\$6,932,151	\$230,916	\$7,244,051	72	-\$5,713,437
		2089	\$7,244,051	\$236,689	\$7,568,600	73	-\$6,014,023
		2090	\$7,568,600	\$242,606	\$7,906,283	74	-\$6,325,129
		2091	\$7,906,283	\$248,672	\$8,257,604	75	-\$6,647,124
		2092	\$8,257,604	\$254,888	\$8,623,087	76	-\$6,980,389
		2093	\$8,623,087	\$261,261	\$9,003,273	77	-\$7,325,318
		2094	\$9,003,273	\$267,792	\$9,398,725	78	-\$7,682,319
		2095	\$9,398,725	\$274,487	\$9,810,027	79	-\$8,051,816
		2096	\$9,810,027	\$281,349	\$10,237,782	80	-\$8,434,245
		2097	\$10,237,782	\$288,383	\$10,682,620	81	-\$8,830,058

			2098	\$10,682,620	\$295,592	\$11,145,189		82	-\$9,239,726
			2099	\$11,145,189	\$302,982	\$11,626,165		83	-\$9,663,732
			2100	\$11,626,165	\$310,557	\$12,126,248		84	-\$10,102,578