

401k at various returns								
Year	Max work	Catch-up	Cumulative	AVERAGE ANNUAL RATES OF RETURN				
				4%	6%	8%	10%	12%
	Contributio	Contributio	Contributions					
1981	\$7,000.00		\$7,000.00	\$7,280.00	\$7,420.00	\$7,560.00	\$7,700.00	\$7,840.00
1982	\$7,000.00		\$14,000.00	\$14,851.20	\$15,285.20	\$15,724.80	\$16,170.00	\$16,620.80
1983	\$7,000.00		\$21,000.00	\$22,725.25	\$23,622.31	\$24,542.78	\$25,487.00	\$26,455.30
1984	\$7,000.00		\$28,000.00	\$30,914.26	\$32,459.65	\$34,066.21	\$35,735.70	\$37,469.93
1985	\$7,000.00		\$35,000.00	\$39,430.83	\$41,827.23	\$44,351.50	\$47,009.27	\$49,806.32
1986	\$7,000.00		\$42,000.00	\$48,288.06	\$51,756.86	\$55,459.62	\$59,410.20	\$63,623.08
1987	\$7,000.00		\$49,000.00	\$57,499.58	\$62,282.28	\$67,456.39	\$73,051.22	\$79,097.85
1988	\$7,313.00		\$56,313.00	\$67,405.09	\$73,770.99	\$80,750.94	\$88,400.64	\$96,780.15
1989	\$7,627.00		\$63,940.00	\$78,033.37	\$86,281.87	\$95,448.18	\$105,630.40	\$116,936.01
1990	\$7,979.00		\$71,919.00	\$89,452.87	\$99,916.52	\$111,701.3	\$124,970.34	\$139,904.81
1991	\$8,475.00		\$80,394.00	\$101,844.9	\$114,895.0	\$129,790.4	\$146,789.88	\$166,185.39
1992	\$8,728.00		\$89,122.00	\$114,995.9	\$131,040.4	\$149,599.9	\$171,069.66	\$195,903.00
1993	\$8,994.00		\$98,116.00	\$128,949.5	\$148,436.4	\$171,281.4	\$198,070.03	\$229,484.64
1994	\$9,240.00		\$107,356.00	\$143,717.0	\$167,137.0	\$194,963.1	\$228,041.03	\$267,371.60
1995	\$9,240.00		\$116,596.00	\$159,075.3	\$186,959.6	\$220,539.4	\$261,009.14	\$309,804.99
1996	\$9,500.00		\$126,096.00	\$175,318.3	\$208,247.2	\$248,442.5	\$297,560.05	\$357,621.59
1997	\$9,500.00		\$135,596.00	\$192,211.1	\$230,812.0	\$278,577.9	\$337,766.06	\$411,176.18
1998	\$10,000.00		\$145,596.00	\$210,299.5	\$255,260.8	\$311,664.2	\$382,542.66	\$471,717.32
1999	\$10,000.00		\$155,596.00	\$229,111.5	\$281,176.4	\$347,397.3	\$431,796.93	\$539,523.39
2000	\$10,500.00		\$166,096.00	\$249,196.0	\$309,177.0	\$386,529.1	\$486,526.62	\$616,026.20
2001	\$10,500.00		\$176,596.00	\$270,083.8	\$338,857.6	\$428,791.4	\$546,729.28	\$701,709.35
2002	\$11,000.00	\$1,000.00	\$188,596.00	\$293,367.1	\$371,909.1	\$476,054.8	\$614,602.21	\$799,354.47
2003	\$12,000.00	\$2,000.00	\$202,596.00	\$319,661.8	\$409,063.6	\$529,259.1	\$691,462.43	\$910,957.00
2004	\$13,000.00	\$3,000.00	\$218,596.00	\$349,088.3	\$450,567.5	\$588,879.9	\$778,208.68	\$1,038,191.8
2005	\$14,000.00	\$4,000.00	\$236,596.00	\$381,771.8	\$496,681.5	\$655,430.3	\$875,829.54	\$1,182,934.8
2006	\$15,000.00	\$5,000.00	\$256,596.00	\$417,842.7	\$547,682.4	\$729,464.7	\$985,412.50	\$1,347,287.0
2007	\$15,500.00	\$5,000.00	\$277,096.00	\$455,876.4	\$602,273.3	\$809,961.9	\$1,106,503.7	\$1,531,921.5
2008	\$15,500.00	\$5,000.00	\$297,596.00	\$495,431.5	\$660,139.7	\$896,898.8	\$1,239,704.1	\$1,738,712.0
2009	\$16,500.00	\$5,500.00	\$319,596.00	\$538,128.7	\$723,068.1	\$992,410.7	\$1,387,874.5	\$1,971,997.5
2010	\$16,500.00	\$5,500.00	\$341,596.00	\$582,533.9	\$789,772.2	\$1,095,563	\$1,550,861.9	\$2,233,277.2
2011	\$16,500.00	\$5,500.00	\$363,596.00	\$628,715.3	\$860,478.6	\$1,206,968	\$1,730,148.1	\$2,525,910.4
2012	\$17,000.00	\$5,500.00	\$386,096.00	\$677,263.9	\$935,957.3	\$1,327,826	\$1,927,913.0	\$2,854,219.7
2013	\$17,500.00	\$5,500.00	\$409,096.00	\$728,274.4	\$1,016,494	\$1,458,892	\$2,146,004.3	\$3,222,486.1
2014	\$17,500.00	\$5,500.00	\$432,096.00	\$781,325.4	\$1,101,864	\$1,600,443	\$2,385,904.7	\$3,634,944.4
2015	\$18,000.00	\$6,000.00	\$456,096.00	\$837,538.4	\$1,193,416	\$1,754,399	\$2,650,895.2	\$4,098,017.7
2016	\$18,000.00	\$6,000.00	\$480,096.00	\$896,000.0	\$1,290,461	\$1,920,671	\$2,942,384.7	\$4,616,659.9
2017	\$18,000.00	\$6,000.00	\$504,096.00	\$956,800.0	\$1,393,328	\$2,100,244	\$3,263,023.2	\$5,197,539.1

