



**use this table for determining  
existing savings investment growth**

**Table 1 (\$1 invested – lump sum)**

	<b>1.0%</b>	<b>1.5%</b>	<b>2.0%</b>	<b>2.5%</b>	<b>3.0%</b>	<b>3.5%</b>	<b>4.0%</b>	<b>4.5%</b>	<b>5.0%</b>
<b>Year</b>									
<b>1</b>	1.01000	1.01500	1.02000	1.02500	1.03000	1.03500	1.04000	1.04500	1.05000
<b>2</b>	1.02010	1.03022	1.04040	1.05063	1.06090	1.07123	1.08160	1.09203	1.10250
<b>3</b>	1.03030	1.04568	1.06121	1.07689	1.09273	1.10872	1.12486	1.14117	1.15763
<b>4</b>	1.04060	1.06136	1.08243	1.10381	1.12551	1.14752	1.16986	1.19252	1.21551
<b>5</b>	1.05101	1.07728	1.10408	1.13141	1.15927	1.18769	1.21665	1.24618	1.27628
<b>6</b>	1.06152	1.09344	1.12616	1.15969	1.19405	1.22926	1.26532	1.30226	1.34010
<b>7</b>	1.07214	1.10984	1.14869	1.18869	1.22987	1.27228	1.31593	1.36086	1.40710
<b>8</b>	1.08286	1.12649	1.17166	1.21840	1.26677	1.31681	1.36857	1.42210	1.47746
<b>9</b>	1.09369	1.14339	1.19509	1.24886	1.30477	1.36290	1.42331	1.48610	1.55133
<b>10</b>	1.10462	1.16054	1.21899	1.28008	1.34392	1.41060	1.48024	1.55297	1.62889
<b>11</b>	1.11567	1.17795	1.24337	1.31209	1.38423	1.45997	1.53945	1.62285	1.71034
<b>12</b>	1.12683	1.19562	1.26824	1.34489	1.42576	1.51107	1.60103	1.69588	1.79586
<b>13</b>	1.13809	1.21355	1.29361	1.37851	1.46853	1.56396	1.66507	1.77220	1.88565
<b>14</b>	1.14947	1.23176	1.31948	1.41297	1.51259	1.61869	1.73168	1.85194	1.97993
<b>15</b>	1.16097	1.25023	1.34587	1.44830	1.55797	1.67535	1.80094	1.93528	2.07893
<b>16</b>	1.17258	1.26899	1.37279	1.48451	1.60471	1.73399	1.87298	2.02237	2.18287
<b>17</b>	1.18430	1.28802	1.40024	1.52162	1.65285	1.79468	1.94790	2.11338	2.29202
<b>18</b>	1.19615	1.30734	1.42825	1.55966	1.70243	1.85749	2.02582	2.20848	2.40662
<b>19</b>	1.20811	1.32695	1.45681	1.59865	1.75351	1.92250	2.10685	2.30786	2.52695
<b>20</b>	1.22019	1.34686	1.48595	1.63862	1.80611	1.98979	2.19112	2.41171	2.65330
<b>21</b>	1.23239	1.36706	1.51567	1.67958	1.86029	2.05943	2.27877	2.52024	2.78596
<b>25</b>	1.28243	1.45095	1.64061	1.85394	2.09378	2.36324	2.66584	3.00543	3.38635
<b>30</b>	1.34785	1.56308	1.81136	2.09757	2.42726	2.80679	3.24340	3.74532	4.32194
<b>40</b>	1.48886	1.81402	2.20804	2.68506	3.26204	3.95926	4.80102	5.81636	7.03999



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**Table 1 (\$1 invested – lump sum)**

	<b>5.5%</b>	<b>6.0%</b>	<b>7.0%</b>	<b>8.0%</b>	<b>9.0%</b>	<b>10.0%</b>	<b>11.0%</b>	<b>12.0%</b>	<b>20.0%</b>
<b>Year</b>									
<b>1</b>	1.05500	1.06000	1.07000	1.08000	1.09000	1.10000	1.11000	1.12000	1.20000
<b>2</b>	1.11303	1.12360	1.14490	1.16640	1.18810	1.21000	1.23210	1.25440	1.44000
<b>3</b>	1.17424	1.19102	1.22504	1.25971	1.29503	1.33100	1.36763	1.40493	1.72800
<b>4</b>	1.23882	1.26248	1.31080	1.36049	1.41158	1.46410	1.51807	1.57352	2.07360
<b>5</b>	1.30696	1.33823	1.40255	1.46933	1.53862	1.61051	1.68506	1.76234	2.48832
<b>6</b>	1.37884	1.41852	1.50073	1.58687	1.67710	1.77156	1.87041	1.97382	2.98598
<b>7</b>	1.45468	1.50363	1.60578	1.71382	1.82804	1.94872	2.07616	2.21068	3.58318
<b>8</b>	1.53469	1.59385	1.71819	1.85093	1.99256	2.14359	2.30454	2.47596	4.29982
<b>9</b>	1.61909	1.68948	1.83846	1.99900	2.17189	2.35795	2.55804	2.77308	5.15978
<b>10</b>	1.70814	1.79085	1.96715	2.15892	2.36736	2.59374	2.83942	3.10585	6.19174
<b>11</b>	1.80209	1.89830	2.10485	2.33164	2.58043	2.85312	3.15176	3.47855	7.43008
<b>12</b>	1.90121	2.01220	2.25219	2.51817	2.81266	3.13843	3.49845	3.89598	8.91610
<b>13</b>	2.00577	2.13293	2.40985	2.71962	3.06580	3.45227	3.88328	4.36349	10.69932
<b>14</b>	2.11609	2.26090	2.57853	2.93719	3.34173	3.79750	4.31044	4.88711	12.83918
<b>15</b>	2.23248	2.39656	2.75903	3.17217	3.64248	4.17725	4.78459	5.47357	15.40702
<b>16</b>	2.35526	2.54035	2.95216	3.42594	3.97031	4.59497	5.31089	6.13039	18.48843
<b>17</b>	2.48480	2.69277	3.15882	3.70002	4.32763	5.05447	5.89509	6.86604	22.18611
<b>18</b>	2.62147	2.85434	3.37993	3.99602	4.71712	5.55992	6.54355	7.68997	26.62333
<b>19</b>	2.76565	3.02560	3.61653	4.31570	5.14166	6.11591	7.26334	8.61276	31.94800
<b>20</b>	2.91776	3.20714	3.86968	4.66096	5.60441	6.72750	8.06231	9.64629	38.33760
<b>21</b>	3.07823	3.39956	4.14056	5.03383	6.10881	7.40025	8.94917	10.80385	46.00512
<b>25</b>	3.81339	4.29187	5.42743	6.84848	8.62308	10.83471	13.58546	17.00006	95.39622
<b>30</b>	4.98395	5.74349	7.61226	10.06266	13.26768	17.44940	22.89230	29.95992	237.37631
<b>40</b>	8.51331	10.28572	14.97446	21.72452	31.40942	45.25926	65.00087	93.05097	1469.77160



**use this table for determining  
annual contribution growth**

**Table 2 (\$1 invested each year)**

	<b>1.0%</b>	<b>1.5%</b>	<b>2.0%</b>	<b>2.5%</b>	<b>3.0%</b>	<b>3.5%</b>	<b>4.0%</b>	<b>4.5%</b>	<b>5.0%</b>
<b>Year</b>									
<b>1</b>	1.0100	1.0150	1.0200	1.0250	1.0300	1.0350	1.0400	1.0450	1.0500
<b>2</b>	2.0301	2.0452	2.0604	2.0756	2.0909	2.1062	2.1216	2.1370	2.1525
<b>3</b>	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2465	3.2782	3.3101
<b>4</b>	4.1010	4.1523	4.2040	4.2563	4.3091	4.3625	4.4163	4.4707	4.5256
<b>5</b>	5.1520	5.2296	5.3081	5.3877	5.4684	5.5502	5.6330	5.7169	5.8019
<b>6</b>	6.2135	6.3230	6.4343	6.5474	6.6625	6.7794	6.8983	7.0192	7.1420
<b>7</b>	7.2857	7.4328	7.5830	7.7361	7.8923	8.0517	8.2142	8.3800	8.5491
<b>8</b>	8.3685	8.5593	8.7546	8.9545	9.1591	9.3685	9.5828	9.8021	10.0266
<b>9</b>	9.4622	9.7027	9.9497	10.2034	10.4639	10.7314	11.0061	11.2882	11.5779
<b>10</b>	10.5668	10.8633	11.1687	11.4835	11.8078	12.1420	12.4864	12.8412	13.2068
<b>11</b>	11.6825	12.0412	12.4121	12.7956	13.1920	13.6020	14.0258	14.4640	14.9171
<b>12</b>	12.8093	13.2368	13.6803	14.1404	14.6178	15.1130	15.6268	16.1599	16.7130
<b>13</b>	13.9474	14.4504	14.9739	15.5190	16.0863	16.6770	17.2919	17.9321	18.5986
<b>14</b>	15.0969	15.6821	16.2934	16.9319	17.5989	18.2957	19.0236	19.7841	20.5786
<b>15</b>	16.2579	16.9324	17.6393	18.3802	19.1569	19.9710	20.8245	21.7193	22.6575
<b>16</b>	17.4304	18.2014	19.0121	19.8647	20.7616	21.7050	22.6975	23.7417	24.8404
<b>17</b>	18.6147	19.4894	20.4123	21.3863	22.4144	23.4997	24.6454	25.8551	27.1324
<b>18</b>	19.8109	20.7967	21.8406	22.9460	24.1169	25.3572	26.6712	28.0636	29.5390
<b>19</b>	21.0190	22.1237	23.2974	24.5447	25.8704	27.2797	28.7781	30.3714	32.0660
<b>20</b>	22.2392	23.4705	24.7833	26.1833	27.6765	29.2695	30.9692	32.7831	34.7193
<b>21</b>	23.4716	24.8376	26.2990	27.8629	29.5368	31.3289	33.2480	35.3034	37.5052
<b>25</b>	28.5256	30.5140	32.6709	35.0117	37.5530	40.3131	43.3117	46.5706	50.1135
<b>30</b>	35.1327	38.1018	41.3794	45.0003	49.0027	53.4295	58.3283	63.7524	69.7608
<b>40</b>	49.3752	55.0819	61.6100	69.0876	77.6633	87.5095	98.8265	111.8467	126.8398



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	<b>5.5%</b>	<b>6.0%</b>	<b>7.0%</b>	<b>8.0%</b>	<b>9.0%</b>	<b>10.0%</b>	<b>11.0%</b>	<b>12.0%</b>	<b>20.0%</b>
<b>Year</b>									
<b>1</b>	1.0550	1.0600	1.0700	1.0800	1.0900	1.1000	1.1100	1.1200	1.2000
<b>2</b>	2.1680	2.1836	2.2149	2.2464	2.2781	2.3100	2.3421	2.3744	2.6400
<b>3</b>	3.3423	3.3746	3.4399	3.5061	3.5731	3.6410	3.7097	3.7793	4.3680
<b>4</b>	4.5811	4.6371	4.7507	4.8666	4.9847	5.1051	5.2278	5.3528	6.4416
<b>5</b>	5.8881	5.9753	6.1533	6.3359	6.5233	6.7156	6.9129	7.1152	8.9299
<b>6</b>	7.2669	7.3938	7.6540	7.9228	8.2004	8.4872	8.7833	9.0890	11.9159
<b>7</b>	8.7216	8.8975	9.2598	9.6366	10.0285	10.4359	10.8594	11.2997	15.4991
<b>8</b>	10.2563	10.4913	10.9780	11.4876	12.0210	12.5795	13.1640	13.7757	19.7989
<b>9</b>	11.8754	12.1808	12.8164	13.4866	14.1929	14.9374	15.7220	16.5487	24.9587
<b>10</b>	13.5835	13.9716	14.7836	15.6455	16.5603	17.5312	18.5614	19.6546	31.1504
<b>11</b>	15.3856	15.8699	16.8885	17.9771	19.1407	20.3843	21.7132	23.1331	38.5805
<b>12</b>	17.2868	17.8821	19.1406	20.4953	21.9534	23.5227	25.2116	27.0291	47.4966
<b>13</b>	19.2926	20.0151	21.5505	23.2149	25.0192	26.9750	29.0949	31.3926	58.1959
<b>14</b>	21.4087	22.2760	24.1290	26.1521	28.3609	30.7725	33.4054	36.2797	71.0351
<b>15</b>	23.6411	24.6725	26.8881	29.3243	32.0034	34.9497	38.1899	41.7533	86.4421
<b>16</b>	25.9964	27.2129	29.8402	32.7502	35.9737	39.5447	43.5008	47.8837	104.9306
<b>17</b>	28.4812	29.9057	32.9990	36.4502	40.3013	44.5992	49.3959	54.7497	127.1167
<b>18</b>	31.1027	32.7600	36.3790	40.4463	45.0185	50.1591	55.9395	62.4397	153.7400
<b>19</b>	33.8683	35.7856	39.9955	44.7620	50.1601	56.2750	63.2028	71.0524	185.6880
<b>20</b>	36.7861	38.9927	43.8652	49.4229	55.7645	63.0025	71.2651	80.6987	224.0256
<b>21</b>	39.8643	42.3923	48.0057	54.4568	61.8733	70.4027	80.2143	91.5026	270.0307
<b>25</b>	53.9660	58.1564	67.6765	78.9544	92.3240	108.1818	126.9988	149.3339	566.3773
<b>30</b>	76.4194	83.8017	101.0730	122.3459	148.5752	180.9434	220.9132	270.2926	1418.2579
<b>40</b>	144.1189	164.0477	213.6096	279.7810	368.2919	486.8518	645.8269	859.1424	8812.6294