

401(k) Balance by Year

(\$4,000 savings only amount to approximately a little over \$150 every two weeks being deducted from your pay)

Age	Contributions	Employer Match	Balance Without Employer Match	Balance With Employer Match
			\$1,000	\$1,000
30	\$4,000	\$1,200	\$5,220	\$6,465
31	\$4,000	\$1,200	\$9,736	\$12,313
32	\$4,000	\$1,200	\$14,567	\$18,570
33	\$4,000	\$1,200	\$19,737	\$25,265
34	\$4,000	\$1,200	\$25,268	\$32,428
35	\$4,000	\$1,200	\$31,187	\$40,093
36	\$4,000	\$1,200	\$37,520	\$48,295
37	\$4,000	\$1,200	\$44,297	\$57,071
38	\$4,000	\$1,200	\$51,548	\$66,461
39	\$4,000	\$1,200	\$59,306	\$76,508
40	\$4,000	\$1,200	\$67,608	\$87,259
41	\$4,000	\$1,200	\$76,490	\$98,762
42	\$4,000	\$1,200	\$85,995	\$111,070
43	\$4,000	\$1,200	\$96,164	\$124,240
44	\$4,000	\$1,200	\$107,046	\$138,332
45	\$4,000	\$1,200	\$118,689	\$153,411
46	\$4,000	\$1,200	\$131,147	\$169,544
47	\$4,000	\$1,200	\$144,478	\$186,808
48	\$4,000	\$1,200	\$158,741	\$205,279
49	\$4,000	\$1,200	\$174,003	\$225,044
50	\$4,000	\$1,200	\$190,334	\$246,192
51	\$4,000	\$1,200	\$207,807	\$268,821
52	\$4,000	\$1,200	\$226,504	\$293,033
53	\$4,000	\$1,200	\$246,509	\$318,941
54	\$4,000	\$1,200	\$267,915	\$346,662
55	\$4,000	\$1,200	\$290,819	\$376,323
56	\$4,000	\$1,200	\$315,326	\$408,061
57	\$4,000	\$1,200	\$341,549	\$442,020
58	\$4,000	\$1,200	\$369,607	\$478,356
59	\$4,000	\$1,200	\$399,630	\$517,236
60	\$4,000	\$1,200	\$431,754	\$558,838
61	\$4,000	\$1,200	\$466,127	\$603,352
62	\$4,000	\$1,200	\$502,906	\$650,982
63	\$4,000	\$1,200	\$542,259	\$701,945
64	\$4,000	\$1,200	\$584,368	\$756,477

Results Summary

Current 401(k) balance	\$1,000
Years to invest	35
Annual rate of return	7%
Annual salary	\$40,000
Expected annual salary increase	0%
Percent to contribute	10%
Your 401(k) contribution*	\$4,000.00 per year
Your employer's 401(k) match	\$1,200.00 per year This is a 30% employer match
Total you will contribute	\$140,000.00
Total your employer will contribute	\$42,000.00
Total at age 65	\$756,477
Total without employer match	