



401(k) Savings Calculator Example

Calculate View Report

Your total is \$488,569 after 44 years.

**401(k) Employee Savings Plan:**

Percent to contribute: 5% 0% 33% 66% 100%

Annual salary: \$20,000 \$0 \$10k \$100k \$1m

Annual salary increase: 1% 0% 4% 8% 12%

Current age: 21 15 40 65 90

Age of retirement: 65 10 30 63 90

Current 401(k) balance: \$1,000 \$0 \$100k \$1m \$10m

Annual rate of return: 7% 0% 4% 8% 12%

Total employee contributions: \$55,481

**401(k) Employer Match:**

Employer match: 50% 0% 133% 266% 400%

Employer match ends: 5% 0% 33% 66% 100%

Total employer contributions: \$27,741

**401(k) Balance by Year**

Calculate View Report

Retirement Contribution Effects on Your Paycheck

**Your proposed retirement savings:**

Retirement savings current: 4% 0% 25% 50% 75%

Retirement savings new: 6% 0% 25% 50% 75%

**Filing status and withholdings:**

Year to date income: \$0 \$0 \$10k \$100k \$1m

Gross pay: \$1,000 \$0 \$10k \$100k \$1m

Pay period: Weekly

Filing status: Married

Number of allowances: 2 0 33 66 99

State & local taxes: 6% 0% 6% 13% 20%

Pre-tax deductions: \$0 \$0 \$1k \$10k \$100k

Post-tax deductions: \$0 \$0 \$1k \$10k \$100k

Post-tax reimbursements: \$0 \$0 \$1k \$10k \$100k

Expected annual salary change: 0% -12% -4% 4% 12%

**Retirement plan information:**

Click to enter your plan information and employer match

Contributing 6% instead of 4% reduces your paycheck by \$16.

Retirement Contributions Effects On Your Paycheck Example

Calculate View Report

Postponing 2 years could cost you \$6,845

Years to postpone saving: 2 1 10 20 30

**Savings plan:**

Starting amount: \$0 \$0 \$100k \$1m \$10m

Years: 10 0 10 20 30

Rate of return: 4% 0% 4% 8% 12%

Additional contributions: \$200 \$0 \$1k \$10k \$100k

Frequency: per month

If you start now your savings could be \$29,435 after 10 years.

Don't Delay Your Savings! Example

[Investment Calculators](#) | [Retirement Savings and Planning](#) | [Savings Calculators](#)

Investment Calculators

[Annual Rate of Return Calculator](#)

Use this calculator to determine the annual return of a known initial amount, a stream of deposits, plus a known final future value.

Retirement Savings and Planning

[401\(k\) Savings Calculator](#)

A 401(k) can be one of your best tools for creating a secure retirement. Use this calculator to see why this is a retirement savings plan you cannot afford to pass up.

[401\(k\) Spend It or Save It Calculator](#)

There are several ways to manage your 401(k) when you leave an employer. Making the wrong decision can cost you thousands of dollars both in taxes and lost earnings.

[How long will my retirement savings last?](#)

Use this calculator to see how long your retirement savings will last based on your retirement savings and your inflation adjusted withdrawals.

[Required Minimum Distribution \(RMD\)](#)

Use this calculator to determine your Required Minimum Distributions (RMD) as an account owner of a retirement account. This financial calculator will also look at potential future year's distribution requirements.

[Retirement Contribution Effects on Your Paycheck](#)

Use this calculator to see how increasing your contributions to a 401(k), 403(b) or 457 plan can affect your paycheck as well as your retirement.

[Retirement Planner with Retirement Earnings](#)

Plan your retirement with pension and possible retirement employment income. Find out if you are on track - and learn how to stay there.

[Should you Borrow From a 401\(k\) or 403\(b\)?](#)

The majority of 401(k) plans and a growing number of 403(b) plans let you borrow money from your account. Use this calculator to help you determine if you should borrow, and the potential impact on your retirement savings.

[Social Security Benefits](#)

Use this calculator to estimate your Social Security benefits.

Savings Calculators

[Don't Delay Your Savings!](#)

Waiting to begin your savings plan can have a huge impact on your results. This calculator helps show you how much postponing your savings plan can really cost.