

Example wages and 401(k) contributions

Wages	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000	\$52,000
3% Money you put in	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560
3% Company match	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560
Total amount invested	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120	\$3,120

YOUR 401(K) - Growing/compounding at 6.5% per year (which is the 30 year average of an average 75% stock / 25% bond portfolio)

		Amount invested in years working at Bellwether									
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Years of compounding	2020	\$3,120									
	2021	\$3,323	\$3,120								
	2022	\$3,539	\$3,323	\$3,120							
	2023	\$3,769	\$3,539	\$3,323	\$3,120						
	2024	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120					
	2025	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120				
	2026	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120			
	2027	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120		
	2028	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120	
	2029	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323	\$3,120
	2030	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539	\$3,323
	2031	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769	\$3,539
	2032	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014	\$3,769
	2033	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275	\$4,014
	2034	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553	\$4,275
	2035	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848	\$4,553
	2036	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164	\$4,848
	2037	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499	\$5,164
	2038	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857	\$5,499
	2039	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237	\$5,857
	2040	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643	\$6,237
	2041	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075	\$6,643
	2042	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534	\$7,075
	2043	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024	\$7,534
	2044	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546	\$8,024
	2045	\$15,062	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101	\$8,546
	2046	\$16,041	\$15,062	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693	\$9,101
	2047	\$17,084	\$16,041	\$15,062	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323	\$9,693
	2048	\$18,195	\$17,084	\$16,041	\$15,062	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994	\$10,323
	2049	\$19,377	\$18,195	\$17,084	\$16,041	\$15,062	\$14,143	\$13,280	\$12,469	\$11,708	\$10,994
Total in 2049	\$269,490	\$250,112	\$231,918	\$214,833	\$198,792	\$183,730	\$169,586	\$156,307	\$143,837	\$132,129	

	After 5 years	After 10 years	After 20 years	After 30 years
Total money you put in	\$7,800	\$13,500	\$13,500	\$15,600
Total money you have	\$51,059	\$209,835	\$851,350	\$1,950,733