Your Retirement Plan Spreadsheet



Building Your Retirement Plan

Our Goal: Build a financial model for your own retirement plan

1. Determine what you need, when, and the required rate of return.

Create a spreadsheet forecasting the value of your future investments based on a a variety of financial inputs.

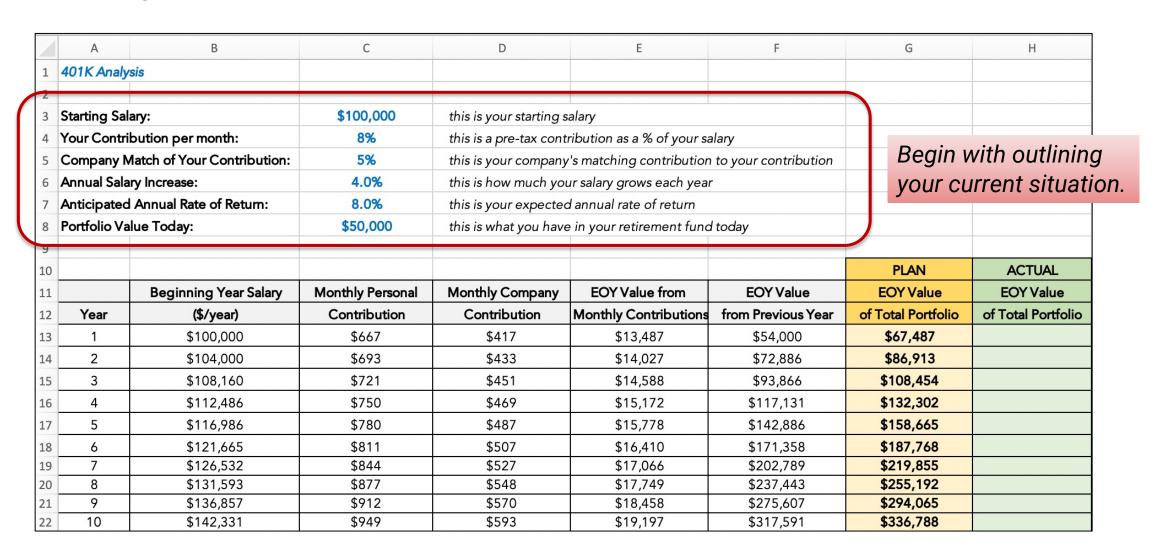
- 2. Determine which mutual fund company you will work with.
- 3. Construct a portfolio of funds meet your investment criteria.

Setting the Stage: Building your Financial Model

Creating your Master Retirement Plan Spreadsheet

	А	В	С	D	E	F	G	Н
1	401K Analy	/sis						
2								
3	Starting Sal	lary:	\$100,000	this is your starting s	alary			
4	Your Contri	ibution per month:	8%	this is a pre-tax cont	ribution as a % of your sa	alary		
5	Company N	Match of Your Contribution:	5%	this is your company	's matching contribution	to your contribution		
6	Annual Sala	ary Increase:	4.0%	this is how much you	ur salary grows each year	r		
7	Anticipated	Annual Rate of Return:	8.0%	this is your expected	d annual rate of return			
8	Portfolio Va	alue Today:	\$50,000	this is what you have	e in your retirement fund	l today		
9								
10							PLAN	ACTUAL
11		Beginning Year Salary	Monthly Personal	Monthly Company	EOY Value from	EOY Value	EOY Value	EOY Value
12	Year	(\$/year)	Contribution	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1	\$100,000	\$667	\$417	\$13,487	\$54,000	\$67,487	
14	2	\$104,000	\$693	\$433	\$14,027	\$72,886	\$86,913	
15	3	\$108,160	\$721	\$451	\$14,588	\$93,866	\$108,454	
16	4	\$112,486	\$750	\$469	\$15,172	\$117,131	\$132,302	
	2000	¢117,007	\$780	\$487	\$15,778	\$142,886	\$158,665	
17	5	\$116,986	\$700	7				
17 18	5 6	\$110,966	\$811	\$507	\$16,410	\$171,358	\$187,768	
	6	\$121,665 \$126,532	\$811 \$844	\$507 \$527	\$17,066	\$202,789	\$219,855	
18	6 7 8	\$121,665 \$126,532 \$131,593	\$811 \$844 \$877	\$507 \$527 \$548	\$17,066 \$17,749	\$202,789 \$237,443	\$219,855 \$255,192	
18 19	6	\$121,665 \$126,532	\$811 \$844	\$507 \$527	\$17,066	\$202,789	\$219,855	

Step 1: Lay out all the assumptions



Step 2: Create the timeline

\overline{A}	А	В	С	D	E	F	G	Н
1	401K Analysis							
2								
3	Starting Salary:		\$100,000	this is your starting s	salary			
4	Your Contributi	on per month:	8%	this is a pre-tax cont	ribution as a % of your sa			
5		h of Your Contribution:	5%	·	's matching contribution	-		
	Annual Salary Ir		4.0%		ur salary grows each year	•		
		nual Rate of Return:	8.0%		d annual rate of return			
	Portfolio Value	Tae			e in your retirement fund	l today		
9		Then create a co				,		
10		for Years, f	from 1 until				PLAN	ACTUAL
11		Beg retire	_	Monthly Company	EOY Value from	EOY Value	EOY Value	EOY Value
12	Year	(w/year/	Continuation	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1	\$100,000	\$667	\$417	\$13,487	\$54,000	\$67,487	
14	2	\$104,000	\$693	\$433	\$14,027	\$72,886	\$86,913	
15	3	\$108,160	\$721	\$451	\$14,588	\$93,866	\$108,454	
16	4	\$112,486	\$750	\$469	\$15,172	\$117,131	\$132,302	
17	5	\$116,986	\$780	\$487	\$15,778	\$142,886	\$158,665	
18	6	\$121,665	\$811	\$507	\$16,410	\$171,358	\$187,768	
19	7	\$126,532	\$844	\$527	\$17,066	\$202,789	\$219,855	
20	8	\$131,593	\$877	\$548	\$17,749	\$237,443	\$255,192	
21	9	\$136,857	\$912	\$570	\$18,458	\$275,607	\$294,065	
	10	\$142,331	\$949	\$593	\$19,197	\$317,591	\$336,788	

Step 3: Estimate your future salary

\mathcal{A}	А	В		С	D	E	F	G	Н
1	401K Analy	'sis							
2									
3	Starting Sal	lary:	\$	\$100,000 this is your starting		salary			
4	Your Contri	ibution per month:		8%	this is a pre-tax cont	tribution as a % of your sa	alary		
5	Company N	Match of Your Contribution:		5%	this is your company	y's matching contribution	to your contribution		
6	Annual Sala	ary Increase:		4.0%	this is how much yo	ur salary grows each year	r		
7	Anticipated	Annual Rate of Return:		8.0%	this is your expected	d annual rate of return			
8	Portfolio Va	alue Today:	¢	EU 000		o in vour retirement fund	d today		
9				This c	olumn is you	r			
10				salary at the start of				PLAN	ACTUAL
11		Beginning Year Salary	Mon			:OV/\-l f	FOV/V-l	F0)()(-0.07.1
12			141011	^	ach waar	OY Value from	EOY Value	EOY Value	EOY Value
	Year	(\$/year)	Cc	e	ach year	nthly Contributions		of Total Portfolio	of Total Portfolio
13	Year			\$ 667	ach year \$417				
13 14	Year 1 2	(\$/year)		\$667	•	nthly Contributions	from Previous Year	of Total Portfolio	
	1	(\$/year) \$100,000			•	nthly Contributions \$13,487	from Previous Year \$54,000	of Total Portfolio \$67,487	
14	1 2	(\$/year) \$100,000 \$104,000		\$667 = C3	\$417	113,487 \$14,027	\$54,000 \$72,886	of Total Portfolio \$67,487 \$86,913	
14 15	1 2 3	(\$/year) \$100,000 \$104,000 \$108,160		\$667 = C3	•	\$13,487 \$14,027 \$14,588	\$54,000 \$72,886 \$93,866	of Total Portfolio \$67,487 \$86,913 \$108,454	
14 15 16	1 2 3 4	(\$/year) \$100,000 \$104,000 \$108,160 \$112,486		\$667 = C3	\$417	\$13,487 \$14,027 \$14,588 \$15,172	\$54,000 \$72,886 \$93,866 \$117,131	of Total Portfolio \$67,487 \$86,913 \$108,454 \$132,302	
14 15 16 17	1 2 3 4 5 6 7	\$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532		\$667 = C3 = B13*(\$811 \$844	\$417 (1+\$C\$6) \$507 \$527	\$13,487 \$14,027 \$14,588 \$15,172 \$15,778 \$16,410 \$17,066	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789	of Total Portfolio \$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855	
14 15 16 17 18 19 20	1 2 3 4 5 6 7 8	(\$/year) \$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532 \$131,593	Cc	\$667 = C3 = B13*(\$811 \$844 \$877	\$417 (1+\$C\$6) \$507 \$527 \$548	\$13,487 \$14,027 \$14,588 \$15,172 \$15,778 \$16,410 \$17,066 \$17,749	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789 \$237,443	of Total Portfolio \$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855 \$255,192	
14 15 16 17 18 19	1 2 3 4 5 6 7	\$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532	Cc	\$667 = C3 = B13*(\$811 \$844	\$417 (1+\$C\$6) \$507 \$527	\$13,487 \$14,027 \$14,588 \$15,172 \$15,778 \$16,410 \$17,066	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789	of Total Portfolio \$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855	

Step 4: Estimate your monthly contributions

	А	В	С	D	E	F	G	Н
1	401K Analy	rsis						
2								
3	Starting Sal	ary:	\$100,000	this is your starting s	salary			
4	Your Contri	bution per month:	8%	this is a pre-tax cont	ribution as a % of your sa			
5	Company N	Match of Your Contribution:	5%	this is your company	's matching contribution	to your contribution		
6	Annual Sala	ry Increase:	4.0%	this is how much yo	ur salary grows each year	•		
7	Anticipated	Annual Rate of Return:	8.0%	this is your expected	d annual rate of return			
8	Portfolio Va	lue Today:	\$50,000	this is what you have	e in your retirement fund	today		
9				This	column is youi	r		
10					•	PLAN	ACTUAL	
11		Beginning Year Salary	Monthly Personal	Month	nly contribution	EOY Value	EOY Value	EOY Value
12		1709-WWO 10						
	Year	(\$/year)	Contribution	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	Year 1	(\$/year) \$100,000	Contribution \$667 ←			from Previous Year \$54,000	of Total Portfolio \$67,487	of Total Portfolio
13 14	1 2	•						of Total Portfolio
	1	\$100,000	\$667			\$54,000	\$67,487	of Total Portfolio
14	1 2	\$100,000 \$104,000	\$667 \$693		Monthly Contributions /12) * \$C\$4 /12) * \$C\$4	\$54,000 \$72,886	\$67,487 \$86,913	of Total Portfolio
14 15	1 2 3	\$100,000 \$104,000 \$108,160	\$667 \$693 \$721			\$54,000 \$72,886 \$93,866	\$67,487 \$86,913 \$108,454	of Total Portfolio
14 15 16	1 2 3 4	\$100,000 \$104,000 \$108,160 \$112,486	\$667 \$693 \$721 \$750	= (B13) = (B14)	/12) * \$C\$4 /12) * \$C\$4	\$54,000 \$72,886 \$93,866 \$117,131	\$67,487 \$86,913 \$108,454 \$132,302	of Total Portfolio
14 15 16 17	1 2 3 4 5 6 7	\$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532	\$667 \$693 \$721 \$750 \$780 \$811 \$844	= (B13) = (B14) \$487 \$507 \$527	/12) * \$C\$4 /12) * \$C\$4 \$15,778 \$16,410 \$17,066	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789	\$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855	of Total Portfolio
14 15 16 17 18 19 20	1 2 3 4 5 6 7 8	\$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532 \$131,593	\$667 \$693 \$721 \$750 \$780 \$811 \$844 \$877	= (B13) = (B14) \$487 \$507 \$527 \$548	/12) * \$C\$4 /12) * \$C\$4 \$15,778 \$16,410 \$17,066 \$17,749	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789 \$237,443	\$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855 \$255,192	of Total Portfolio
14 15 16 17 18 19	1 2 3 4 5 6 7	\$100,000 \$104,000 \$108,160 \$112,486 \$116,986 \$121,665 \$126,532	\$667 \$693 \$721 \$750 \$780 \$811 \$844	= (B13) = (B14) \$487 \$507 \$527	/12) * \$C\$4 /12) * \$C\$4 \$15,778 \$16,410 \$17,066	\$54,000 \$72,886 \$93,866 \$117,131 \$142,886 \$171,358 \$202,789	\$67,487 \$86,913 \$108,454 \$132,302 \$158,665 \$187,768 \$219,855	of Total Portfolio

Step 5: Estimate your company's contributions

	А	В	С	D	E	F	G	Н
1	401K Analy	'sis						
2								
3	Starting Sal	lary:	\$100,000	this is your starting :	salary			
4	Your Contri	ibution per month:	8%	this is a pre-tax con	tribution as a % of your sa			
5	Company N	Match of Your Contribution:	5%	this is your compan	y's matching contribution	to your contribution		
6	Annual Sala	ary Increase:	4.0%	this is how much yo	ur salary grows each year	•		
7	Anticipated	Annual Rate of Return:	8.0%		d annual rate of return			
8	Portfolio Va	alue Today:	\$50,000		e in your retirement func	l today		
9		-				s column is th	he	
10							N	ACTUAL
11		Beginning Year Salary	Monthly Personal	Monthly Company	EOY\ COMP	any's contribu	JUON _{/alue}	EOY Value
12	Year	(\$/year)	Contribution	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1	\$100,000	\$667	\$417	\$1 (510	(4.0) 1.0005	\$67,487	
14	2	\$104,000	\$693	\$433	\$ = (B13/	′12) * \$C\$5	\$86,913	
15	3	\$108,160	\$721	\$451	\$1 (014	′12) * \$C\$5	\$108,454	
16	4	\$112,486	\$750	\$469	= (B14/	(12) * \$0\$5	\$132,302	
17	5	\$116,986	\$780	\$487	\$15,778	\$142,886	\$158,665	
18	6	\$121,665	\$811	\$507	\$16,410	\$171,358	\$187,768	
19	7	\$126,532	\$844	\$527	\$17,066	\$202,789	\$219,855	
20	8	\$131,593	\$877	\$548	\$17,749	\$237,443	\$255,192	
21	9	\$136,857	\$912	\$570	\$18,458	\$275,607	\$294,065	
22	10	\$142,331	\$949	\$593	\$19,197	\$317,591	\$336,788	

Step 6: Determine the future value of the monthly contributions

1	А	В		С	D		E	F	G	Н
1 4	401K Analy	rsis								
2	110									
3	Starting Sal	ary:		\$100,000	this is your start					
4	Your Contri	bution per month:		8%	this is a pre-tax	cont	ribution as a % of your sa	alary		
5	Company N	Match of Your Contribu	tion:	5%	this is your com	pany	's matching contribution	to your contribution		
6	Annual Sala	ry Increase:		4.0%	this is how mucl	h yo	ur salary grows each year	•		
7	Anticipated	Annual Rate of Return	:	8.0%	this is your expe	ected	d annual rate of return			
8	Portfolio Value Today:			#E0 000	4	have	e in your retirement func	l today		
9	Portfolio Value I oday:			his column is	the EOY			-		
10			V	alue of your p	portfolio				PLAN	ACTUAL
11		Beginning Year Sa				ny	EOY Value from	EOY Value	EOY Value	EOY Value
12	Year	(\$/year)			from this year's contributions		Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1	\$100,000	n	nonthly contr			\$13,487		(0.10, (0.10, 0.10), 0.)	
14	2	\$104,000		\$693	\$433		\$14,027	=FV(\$C\$7/1	2, 12, -(C13+	D13), 0)
15	3	\$108,160		\$721	\$451		\$14,588	\$93,866	\$108,454	
L6	4	\$112,486		\$750	\$469		\$15,172	\$117,131	\$132,302	
L7	5	\$116,986		\$780	\$487		\$15,778	\$142,886	\$158,665	
18	6	\$121,665		\$811	\$507		\$16,410	\$171,358	\$187,768	
19	7	\$126,532		\$844	\$527		\$17,066	\$202,789	\$219,855	
20	8	\$131,593		\$877	\$548		\$17,749	\$237,443	\$255,192	
21	9	\$136,857		\$912	\$570		\$18,458	\$275,607	\$294,065	
22	10	\$142,331		\$949	\$593		\$19,197	\$317,591	\$336,788	

Step 7: Determine the future value from this year's present value

	А	В	С	D	Е	F	G	Н
1	401K Analy	vsis						
2								
3	Starting Sal	ary:	\$100,000	this is your starting s	alary			
4	Your Contri	bution per month:	8%	this is a pre-tax cont	ribution as a % of your sa			
5	Company N	Match of Your Contribution:	5%	this is your company	's matching contribution	n to your contribution		
6	Annual Sala	ary Increase:	4.0%	this is how much you	ır salary grows each year	r		
7	Anticipated	Annual Rate of Return:	8.0%	this is your expected	d annual rate of return	This col	umn is the E0	
8	Portfolio Va	alue Today:	\$50,000	this is what you have	in your retirement func	value of your portfoli		
9								e increase fr
10								
11		Beginning Year Salary	Monthly Personal	Monthly Company	EOY Value from	EOY Value	the p	revious year
12	Year	(\$/year)	Contribution	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1	\$100,000	\$667	-EV/(¢C¢	7 1 0 -(2)	\$54,000	\$67,487	
14	2	\$104,000	\$693	-FV(3C3)	7, 1, 0, -C8)	\$72,886	\$86,913	
15	3	\$108,160	\$721	F1 ((d o d)	7.4.0.040)	\$93,866	\$108,454	
16	4	\$112,486	\$750	=FV(\$C\$)	7, 1, 0, -G13)	\$117,131	\$132,302	
17	5	\$116,986	\$780	\$487	\$15,778	\$142,886	\$158,665	
18	6	\$121,665	\$811	\$507	\$16,410	\$171,358	\$187,768	
19	7			\$527	\$17,066	\$202,789	\$219,855	
	8	\$131,593	\$877	\$548	\$17,749	\$237,443	\$255,192	
20		4404.0==	4010	4			400407	
202122	9	\$136,857 \$142,331	\$912 \$949	\$570 \$593	\$18,458 \$19,197	\$275,607 \$317,591	\$294,065 \$336,788	

Step 8: Add those two future values together!

	А	В	С	D		E	F		G	Н
1	401K Analy	rsis								
2										
3	Starting Sal	ary:	\$100,000	this is your starting salary						
4	Your Contri	bution per month:	8%	this is a pre-ta	x cont	tribution as a % of your sa	alary			
5		Match of Your Contribution:	5%			y's matching contribution	•	on		
6		ry Increase:	4.0%			ur calany grows aach year	-			
		Annual Rate of Return:	8.0%	this is your e	Tł	his column is t	the total			
8	Portfolio Va		\$50,000	this is what y		lue of your pol				
9					vai	•				
10						the end of the	e year		PLAN	ACTUAL
11		Beginning Year Salary	Monthly Personal	Monthly Com	oany	EOY Value from	EOY Value		EOY Value	EOY Value
12	Year	(\$/year)	Contribution	Contributio	n	Monthly Contributions	from Previous Ye	ar	of Total Portfolio	of Total Portfolio
13	1	\$100,000	\$667	\$417		\$13,487	=E13+F13		\$67,487	
14	2	\$104,000	\$693	\$433		\$14,027	-L13T113		\$86,913	
15	3	\$108,160	\$721	\$451		\$14,588	* 02.044		\$108,454	
16	4	\$112,486	\$750	\$469		\$15,172	=E14+F14		\$132,302	
17	5	\$116,986	\$780	\$487		\$15,778	\$142,886		\$158,665	
18	6	\$121,665	\$811	\$507	_	\$16,410	\$171,358		\$187,768	
19	7	\$126,532	\$844	\$527		\$17,066	\$202,789		\$219,855	
20	8	\$131,593	\$877	\$548		\$17,749	\$237,443		\$255,192	
21	9	\$136,857	\$912	\$570		\$18,458	\$275,607		\$294,065	
22	10	\$142,331	\$949	\$593		\$19,197	\$317,591		\$336,788	

Building your Financial Plan

Step 9: Complete the plan

C D 401K Analysis Starting Salary: \$100,000 this is your starting salary Your Contribution per month: 8% this is a pre-tax contribution as a 🤉 Company Match of Your Contribution: this is your company's matching c 5% this is how much your salary grow Annual Salary Increase: 4.0% Anticipated Annual Rate of Return: this is your expected annual rate of 8.0% Portfolio Value Today: \$50,000 this is what you have in your retirement rung today

You now have the Year 1 and 2 figured out (Rows 13 and 14).

Make sure your values for Year 1-2 match the values here!

Select Cells B14-G14 and copy them all the way to your retirement date.

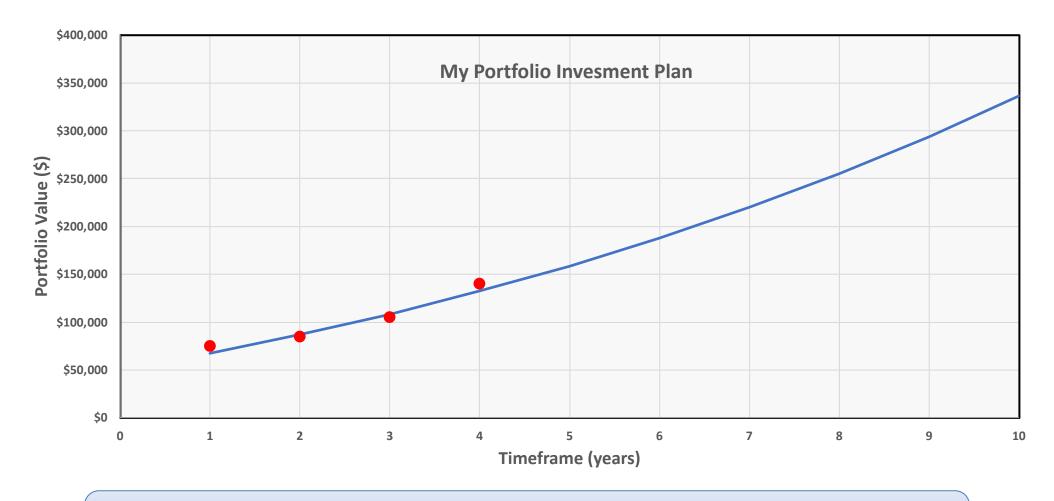
9								
10							PLAN	ACTUAL
11		Beginning Year Salary	Monthly Personal	Monthly Company	EOY Value from	EOY Value	EOY Value	EOY Value
12	Year	(\$/year)	Contribution	Contribution	Monthly Contributions	from Previous Year	of Total Portfolio	of Total Portfolio
13	1 _	\$100,000	\$667	\$417	\$13,487	\$54,000	\$67,487	
14	2	\$104,000	\$693	\$433	\$14,027	\$72,886	\$86,913	
15	3	\$108,160	\$721	\$451	\$14,588	\$93,866	\$108,454	
16	4	\$112,486	\$750	\$469	\$15,172	\$117,131	\$132,302	
17	5	\$116,986	\$780	\$487	\$15,778	\$142,886	\$158,665	
18	6	\$121,665	\$811	\$507	\$16,410	\$171,358	\$187,768	
19	7	\$126,532	\$844	\$527	\$17,066	\$202,789	\$219,855	
20	8	\$131,593	\$877	\$548	\$17,749	\$237,443	\$255,192	
21	9	\$136,857	\$912	\$570	\$18,458	\$275,607	\$294,065	
22	10	\$142,331	\$949	\$593	\$19,197	\$317,591	\$336,788	

How are you doing?

Step 10: Add the "Actual" values

	А	В	С	D		Е	F		G	Н
4			C	D		С	<u> </u>		G	П
1	401K Analy	sis								
2										
3	Starting Sala	ary:	\$100,000	this is your starting s	alary					
4	Your Contri	bution per month:	8%	this is a pre-tax cont	ribution a	s a % of your s	alary			
5	Company M	Match of Your Contribution:	5%	this is your company's matching contribution to your contribution						
6	Annual Sala	ry Increase:	4.0%	this is how much you	ur salary g	rows each vea	r			
7	Anticipated	Annual Rate of Return:	8.0%	this is your expected	d annual	This co	lumn is the ac	ctual		
8	Portfolio Va	lue Today:	\$50,000	this is what you have			f your portfol			
9										
10						the e	end of the yea	ar	AN	ACTUAL
11		Beginning Year Salary	Monthly Personal	Monthly Company	EOY	Value from	EOY Value	EOY	Value	EOY Value
12	Year	(\$/year)	Contribution	Contribution	Monthly	Contributions	from Previous Year	of Total	Portfolio	of Total Portfolio
13	1	\$100,000	\$667	\$417	\$	13,487	\$54,000	\$67	,487	\$75,000
14	2	\$104,000	\$693	\$433	\$	14,027	\$72,886	\$86	5,913	\$85,000
15	3	\$108,160	\$721	\$451	\$	14,588	\$93,866	\$10	8,454	\$105,000
16	4	\$112,486	\$750	\$469	\$	15,172	\$117,131	\$13	2,302	\$140,000
17	5	\$116,986	\$780	\$487	\$	15,778	\$142,886	\$15	8,665	
18	6	\$121,665	\$811	\$507	\$	16,410	\$171,358	\$18	7,768	
19	7	\$126,532	\$844	\$527	\$	17,066	\$202,789	\$21	9,855	
20	8	\$131,593	\$877	\$548	\$	17,749	\$237,443	\$25	5,192	
21	9	\$136,857	\$912	\$570	\$	18,458	\$275,607	\$29	4,065	
22	10	\$142,331	\$949	\$593	\$	19,197	\$317,591	\$33	6,788	

How are you doing?



Adding your "actual" portfolio values at the end of the year allows you to track your investments and make any adjustments along the way!

Is it this easy?

Setting up the spreadsheet is easy...getting reality to fit your nice model is sometimes harder!

Your salary increases every year, in part due to your merit raises, and in part due to cost-of-living adjustments (inflation!).

Your risk tolerance changes over time. The model assumes the same risk over the entire timeframe. But as you get older you reduce your risk accordingly.

Now you select the right mix of funds to achieve your goals!

You now have a solid foundation for your retirement plan! Time to start contributing to your financial future!

Next Time...

Building your Retirement Portfolio



Credits & References

Slide 1: Human Hand Drawing Retirement Plan Growth Concept by Andrey Popov, Adobe Stock (168285586.jpeg).

Slide 16: Investment Allocation Graph & Calculator by maxexphoto, Adobe Stock (19847787.jpeg).