

Inputs		
Salary Inputs		
Starting Salary	₹	60,000
Promotions Cycle	5	
Cost of Living Raise	2%	
Promotion Raise	15%	

Wealth Inputs		
Savings Rate	25%	
Interest Rate	5%	

Desired Retirement Inputs		
Annual Cash Spent During Retirement	₹	50,000.00
Years in Retirement	25	

Outputs		
Desired Cash	₹	7,04,697
Years Until Retirement	20	

Inputs	
Starting Salary	60000
Promotions Cycle	5
Cost of Living Raise	0.02
Promotion Raise	0.15

Salary Calculations

Time	Is Promotion Year	Number of Promotions	Cost of Living Factor	Promotion Factor	Total Factor	Salary
1	0	0	1.020	1.000	1.020	61200.00
2	0	0	1.040	1.000	1.040	62424.00
3	0	0	1.061	1.000	1.061	63672.48
4	0	0	1.082	1.000	1.082	64945.93
5	1	1	1.104	1.150	1.270	76181.58
6	0	1	1.126	1.150	1.295	77705.21
7	0	1	1.149	1.150	1.321	79259.31
8	0	1	1.172	1.150	1.347	80844.50
9	0	1	1.195	1.150	1.374	82461.39
10	1	2	1.219	1.323	1.612	96727.21
11	0	2	1.243	1.323	1.644	98661.75
12	0	2	1.268	1.323	1.677	100634.99
13	0	2	1.294	1.323	1.711	102647.69
14	0	2	1.319	1.323	1.745	104700.64
15	1	3	1.346	1.521	2.047	122813.85
16	0	3	1.373	1.521	2.088	125270.13
17	0	3	1.400	1.521	2.130	127775.53
18	0	3	1.428	1.521	2.172	130331.04
19	0	3	1.457	1.521	2.216	132937.66
20	1	4	1.486	1.749	2.599	155935.88
21	0	4	1.516	1.749	2.651	159054.59
22	0	4	1.546	1.749	2.704	162235.69
23	0	4	1.577	1.749	2.758	165480.40
24	0	4	1.608	1.749	2.813	168790.01
25	1	5	1.641	2.011	3.300	197990.68
26	0	5	1.673	2.011	3.366	201950.49
27	0	5	1.707	2.011	3.433	205989.50
28	0	5	1.741	2.011	3.502	210109.29
29	0	5	1.776	2.011	3.572	214311.48
30	1	6	1.811	2.313	4.190	251387.36
31	0	6	1.848	2.313	4.274	256415.11
32	0	6	1.885	2.313	4.359	261543.41
33	0	6	1.922	2.313	4.446	266774.28
34	0	6	1.961	2.313	4.535	272109.77
35	1	7	2.000	2.660	5.320	319184.76
36	0	7	2.040	2.660	5.426	325568.45
37	0	7	2.081	2.660	5.535	332079.82
38	0	7	2.122	2.660	5.645	338721.42
39	0	7	2.165	2.660	5.758	345495.85
40	1	8	2.208	3.059	6.754	405266.63

Input	
Starting Salary	60000
Savings Rate	0.25
Interest Rate	0.05

Wealth Calculations

Time	Salary	Amount Saved	Wealth
1	61200.00	15300.00	15300.00
2	62424.00	15606.00	31671.00
3	63672.48	15918.12	49172.67
4	64945.93	16236.48	67867.79
5	76181.58	19045.39	90306.57
6	77705.21	19426.30	114248.20
7	79259.31	19814.83	139775.44
8	80844.50	20211.12	166975.33
9	82461.39	20615.35	195939.45
10	96727.21	24181.80	229918.22
11	98661.75	24665.44	266079.57
12	100634.99	25158.75	304542.29
13	102647.69	25661.92	345431.33
14	104700.64	26175.16	388878.06
15	122813.85	30703.46	439025.42
16	125270.13	31317.53	492294.23
17	127775.53	31943.88	548852.82
18	130331.04	32582.76	608878.22
19	132937.66	33234.42	672556.55
20	155935.88	38983.97	745168.34
21	159054.59	39763.65	822190.41
22	162235.69	40558.92	903858.85
23	165480.40	41370.10	990421.89
24	168790.01	42197.50	1082140.49
25	197990.68	49497.67	1185745.19
26	201950.49	50487.62	1295520.07
27	205989.50	51497.38	1411793.45
28	210109.29	52527.32	1534910.44
29	214311.48	53577.87	1665233.84
30	251387.36	62846.84	1811342.37
31	256415.11	64103.78	1966013.26
32	261543.41	65385.85	2129699.78
33	266774.28	66693.57	2302878.34
34	272109.77	68027.44	2486049.70
35	319184.76	79796.19	2690148.37
36	325568.45	81392.11	2906047.91
37	332079.82	83019.96	3134370.26
38	338721.42	84680.35	3375769.13
39	345495.85	86373.96	3630931.54
40	405266.63	101316.66	3913794.78

Inputs	
Annual Cash Spent During Retirement	50000
Years in Retirement	25
Interest Rate	0.05

Retirement Calculations			
Number of Years Retired	Time	Wealth	Is Retired
0	1	15300.00	0
0	2	31671.00	0
0	3	49172.67	0
0	4	67867.79	0
0	5	90306.57	0
0	6	114248.20	0
0	7	139775.44	0
0	8	166975.33	0
0	9	195939.45	0
0	10	229918.22	0
0	11	266079.57	0
0	12	304542.29	0
0	13	345431.33	0
0	14	388878.06	0
0	15	439025.42	0
0	16	492294.23	0
0	17	548852.82	0
0	18	608878.22	0
0	19	672556.55	0
1	20	745168.34	1
2	21	822190.41	1
3	22	903858.85	1
4	23	990421.89	1
5	24	1082140.49	1
6	25	1185745.19	1
7	26	1295520.07	1
8	27	1411793.45	1
9	28	1534910.44	1
10	29	1665233.84	1
11	30	1811342.37	1
12	31	1966013.26	1
13	32	2129699.78	1
14	33	2302878.34	1
15	34	2486049.70	1
16	35	2690148.37	1
17	36	2906047.91	1
18	37	3134370.26	1
19	38	3375769.13	1
20	39	3630931.54	1
21	40	3913794.78	1

Desired Cash Calculations	
Desired Cash	₹ 7,04,697.23