

Retirement From Here | R1 instructions

R1 | Compare choices, not promises

Open Your-Copy and save a personal version. Gold cells are inputs. Overview compares three choices; Results retains the account detail; Scenario A/B/C show monthly arithmetic.

1. Establish the common start

On Inputs enter current age, balances by tax treatment, and own contribution allocations totalling 100%. Enter a known zero explicitly. A blank required field is PENDING, not zero.

2. Set each scenario

Enter target age, own and employer monthly deposits, annual own step-up, gross return, annual fee drag and inflation. Use a 1-50 year horizon. Employer deposits are assigned to tax-deferred assets. Taxable assets use the same entered return; taxes are not calculated.

3. Read comparable dollar measures

Future-dollar balance is the nominal account total. Today-dollar balance removes entered inflation over that scenario horizon. Compare either measure with a goal stated in the SAME dollars. A balance is not a withdrawal rate or a sufficiency verdict.

4. Optional future-dollar goal

Goal Bridge converts a future marker to a current equivalent. In the example, \$300,000 at 2.5% inflation becomes \$202,087.48 at 16 years and \$192,349.77 at 18 years. Your-Copy keeps goals blank; enter a marker and copy the equivalents as VALUES to Inputs row 24 if wanted. Reconvert after changing the horizon.

5. Assumptions and example

Net annual return = $(1 + \text{gross return}) \times (1 - \text{fee drag}) - 1$. Monthly rate is its effective 12th root. Deposits occur at month end. Own deposits step up once each year; employer deposits stay level. Example Maya: age 49; \$45,000 tax-deferred; own \$450 or \$600, employer \$100; gross 5%, fee 0.5%, inflation 2.5%.

6. Use and limits

Scenario A reaches about \$243,350 nominal at 65; B about \$284,993 at 65; C about \$328,595 at 67. These are hypothetical, not forecasts. No tax, Social Security, withdrawals or pension engine is included. Record your chosen change and review date on Results. Check affordability in R2 and actual progress in R3.