

Three paths from the same start

Hypothetical balances | whole dollars | no taxes deducted

Decision lever	A: keep going	B: add \$150	C: add time
Own contribution / month	\$450	\$600	\$600
Age at horizon	65	65	67
Future-dollar balance	\$243,350	\$284,993	\$328,595
In today's purchasing power	\$163,926	\$191,978	\$210,684

What makes the future total			
Starting balance	\$45,000	\$45,000	\$45,000
New own contributions	\$86,400	\$115,200	\$129,600
New employer contributions	\$19,200	\$19,200	\$21,600
Hypothetical growth, after fees	\$92,750	\$105,593	\$132,395

Optional goal comparison (today \$)			
Goal in current dollars	\$202,087	\$202,087	\$192,350
Above / below that goal	(\$38,161)	(\$10,109)	\$18,334

Read the two dollar measures separately. Future dollars and today dollars describe the SAME balance at different purchasing power.

Inputs and Goal Bridge explain the optional \$300,000 future marker. Different horizons require different current equivalents.

These are account balances, not spendable retirement income. Tax-deferred, Roth and taxable balances remain separate on Results.

Next: choose one sustainable change, then review cash feasibility with R2.

