

Keep the baseline. Reset the next step.

Contribution decisions and market observations are separate.

Review through month	6
Own actuals state	Own contributions ready
Frozen full-year own target	\$5,400
Own contributions recorded	\$1,350
Behind / ahead through review	\$1,350
Monthly own needed for original year	\$675
Resume option: annual own	\$4,050
Increase option: annual own	\$4,950
Gap left after increase	\$450
Market / cost residual to review	(\$600)
Net internal transfers	\$0
Employer actuals to review	\$300

Missing past own contributions block dependent reset amounts. A known zero records a real pause.

Missing future increased capacity blocks that option; the resume option remains usable if its inputs are complete.

A missing balance blocks the residual, not an otherwise complete contribution review. The residual is not a return rate.

Internal transfers should cancel across included accounts. A nonzero net amount calls for reconciliation.

Example: three-month pause, then \$450/month. Resume gives \$4,050 annual; increase to \$600 for six remaining months gives \$4,950.