



## Strategies to Increase Retirement Savings

	<b>No Change</b>	<b>Replace House</b>	<b>Delay Ret. 1 Year</b>	<b>Inc. Return. 1%/yr.</b>	<b>Rep. House Delay 1 yr</b>	<b>Rep. House &amp; 1% Ret.</b>	<b>Delay 1 yr &amp; 1% Ret.</b>	<b>Rep House Del. 1&amp; 1%</b>
2024	\$1,547,634	\$1,759,634		\$1,782,595		\$1,996,595		
2025	\$1,504,316	\$1,729,036	\$1,709,131	\$1,771,201	\$1,921,131	\$2,000,181	\$1,978,921	\$2,192,921
2026	\$1,475,914	\$1,714,118	\$1,680,347	\$1,776,524	\$1,905,067	\$2,021,533	\$1,986,113	\$2,215,093
2027	\$1,442,249	\$1,694,744	\$1,667,496	\$1,778,660	\$1,905,699	\$2,040,820	\$2,011,469	\$2,256,478
2028	\$1,402,896	\$1,670,541	\$1,650,464	\$1,777,279	\$1,902,959	\$2,057,790	\$2,035,190	\$2,297,349
2029	\$1,357,406	\$1,641,110	\$1,628,897	\$1,772,025	\$1,896,542	\$2,072,171	\$2,057,059	\$2,337,569
2030	\$1,305,296	\$1,606,022	\$1,602,419	\$1,762,513	\$1,886,123	\$2,083,669	\$2,076,841	\$2,376,987
2031	\$1,246,054	\$1,564,823	\$1,570,625	\$1,748,328	\$1,871,351	\$2,091,965	\$2,094,281	\$2,415,437
2032	\$1,179,130	\$1,517,025	\$1,533,086	\$1,729,024	\$1,851,856	\$2,096,716	\$2,109,104	\$2,452,741
2033	\$1,103,939	\$1,462,109	\$1,489,341	\$1,704,117	\$1,827,237	\$2,097,548	\$2,121,011	\$2,488,703
2034	\$1,019,860	\$1,399,519	\$1,438,899	\$1,673,090	\$1,797,069	\$2,094,060	\$2,129,680	\$2,523,110
2035	\$926,226	\$1,328,665	\$1,381,237	\$1,635,380	\$1,760,897	\$2,085,819	\$2,134,761	\$2,555,732
2036	\$822,329	\$1,248,915	\$1,315,795	\$1,590,387	\$1,718,235	\$2,072,356	\$2,135,879	\$2,586,317
2037	\$707,414	\$1,159,595	\$1,241,978	\$1,537,459	\$1,668,563	\$2,053,166	\$2,132,625	\$2,614,594
2038	\$580,677	\$1,059,989	\$1,159,148	\$1,475,899	\$1,611,329	\$2,027,706	\$2,124,560	\$2,640,267
2039	\$441,260	\$949,331	\$1,066,628	\$1,404,955	\$1,545,940	\$1,995,388	\$2,111,210	\$2,663,017
2040	\$288,251	\$826,805	\$963,695	\$1,323,816	\$1,471,765	\$1,955,579	\$2,092,064	\$2,682,497
2041	\$120,676	\$691,544	\$849,578	\$1,231,614	\$1,388,132	\$1,907,600	\$2,066,570	\$2,698,333
2042	\$0	\$542,620	\$723,455	\$1,127,411	\$1,294,323	\$1,850,716	\$2,034,132	\$2,710,119
2043	\$0	\$379,049	\$584,452	\$1,010,201	\$1,189,572	\$1,784,138	\$1,994,112	\$2,717,417
2044	\$0	\$199,780	\$431,637	\$878,903	\$1,073,064	\$1,707,015	\$1,945,817	\$2,719,754
2045	\$0	\$3,694	\$264,017	\$732,353	\$943,930	\$1,618,434	\$1,888,506	\$2,716,618
2046	\$0	\$0	\$80,534	\$569,303	\$801,241	\$1,517,409	\$1,821,377	\$2,707,457
2047	\$0	\$0	\$0	\$388,410	\$644,012	\$1,402,884	\$1,743,569	\$2,691,675
2048	\$0	\$0	\$0	\$188,233	\$471,189	\$1,273,719	\$1,654,156	\$2,668,629
2049	\$0	\$0	\$0	\$0	\$281,653	\$1,128,692	\$1,552,140	\$2,637,626
2050	\$0	\$0	\$0	\$0	\$74,211	\$966,487	\$1,436,449	\$2,597,919
2051	\$0	\$0	\$0	\$0	\$0	\$785,692	\$1,305,928	\$2,548,702
2052	\$0	\$0	\$0	\$0	\$0	\$584,787	\$1,159,340	\$2,489,107
2053	\$0	\$0	\$0	\$0	\$0	\$362,142	\$995,350	\$2,418,201
2054	\$0	\$0	\$0	\$0	\$0	\$116,004	\$812,526	\$2,334,977
2055			\$0		\$0	\$0	\$609,330	\$2,238,353