

**Table 3**  
**Impact of increasing contributions 3% per year**

<u>Inputs</u>	Scenario 3	Scenario 4
Accumulation Phase Average Return	9.00%	
Distribution Phase Average Return	7.00%	
Starting Contribution Amount	\$6,000	
<b><i>Annual Contribution Increase</i></b>	<b><i>0.00%</i></b>	<b><i>3.00%</i></b>
Start Investing Age	25	
Accumulation Phase Duration	40	
Start Retirement Age	65	
Retirement Duration	30	
End Retirement Age	95	
Retirement Phase Withdrawal Rate	4.00%	

  

<u>Results</u>	Scenario 3	Scenario 4
Total Contributions (age to 64, years)	\$240,000	\$452,408
Portfolio Value @ Age 65 (Start Retirement)	\$2,209,751	\$3,068,065
Portfolio Value @ Age 95 (End Retirement)	\$4,943,035	\$6,863,013
Total Withdrawals (Age 65 to 95)	\$4,019,535	\$5,580,807
<b>Total Lifetime Benefit (Withdrawals + Ending Bal)</b>	<b>\$8,962,570</b>	<b>\$12,443,820</b>

**Increased Total Benefit of increasing contributions 3%/year is:    \$3,481,249**