

Anne & Bill

Age	Years	Contribution	Year-end Value	Age	Years	Contribution	Year-end Value
25	1	\$2,000	\$2,166	25	1	\$0	\$0
26	2	\$2,000	\$4,512	26	2	\$0	\$0
27	3	\$2,000	\$7,052	27	3	\$0	\$0
28	4	\$2,000	\$9,804	28	4	\$0	\$0
29	5	\$2,000	\$12,783	29	5	\$0	\$0
30	6	\$2,000	\$16,010	30	6	\$0	\$0
31	7	\$2,000	\$19,505	31	7	\$0	\$0
32	8	\$2,000	\$23,290	32	8	\$0	\$0
33	9	\$2,000	\$27,389	33	9	\$0	\$0
34	10	\$2,000	\$31,828	34	10	\$0	\$0
35	11	\$0	\$34,470	35	11	\$2,000	\$2,166
36	12	\$0	\$37,331	36	12	\$2,000	\$4,512
37	13	\$0	\$40,430	37	13	\$2,000	\$7,052
38	14	\$0	\$43,785	38	14	\$2,000	\$9,804
39	15	\$0	\$47,419	39	15	\$2,000	\$12,783
40	16	\$0	\$51,355	40	16	\$2,000	\$16,010
41	17	\$0	\$55,618	41	17	\$2,000	\$19,505
42	18	\$0	\$60,234	42	18	\$2,000	\$23,290
43	19	\$0	\$65,233	43	19	\$2,000	\$27,389
44	20	\$0	\$70,648	44	20	\$2,000	\$31,828
45	21	\$0	\$76,511	45	21	\$2,000	\$36,636
46	22	\$0	\$82,862	46	22	\$2,000	\$41,843
47	23	\$0	\$89,739	47	23	\$2,000	\$47,482
48	24	\$0	\$97,187	48	24	\$2,000	\$53,589
49	25	\$0	\$105,254	49	25	\$2,000	\$60,203
50	26	\$0	\$113,990	50	26	\$2,000	\$67,365
51	27	\$0	\$123,451	51	27	\$2,000	\$75,123
52	28	\$0	\$133,697	52	28	\$2,000	\$83,524
53	29	\$0	\$144,794	53	29	\$2,000	\$92,622
54	30	\$0	\$156,812	54	30	\$2,000	\$102,476
55	31	\$0	\$169,827	55	31	\$2,000	\$113,147
56	32	\$0	\$183,923	56	32	\$2,000	\$124,705
57	33	\$0	\$199,189	57	33	\$2,000	\$137,221
58	34	\$0	\$215,721	58	34	\$2,000	\$150,776
59	35	\$0	\$233,626	59	35	\$2,000	\$165,457

60	36	\$0	\$253,017	60	36	\$2,000	\$181,355
61	37	\$0	\$274,017	61	37	\$2,000	\$198,574
62	38	\$0	\$296,760	62	38	\$2,000	\$217,221
63	39	\$0	\$321,391	63	39	\$2,000	\$237,417
64	40	\$0	\$348,067	64	40	\$2,000	\$259,288
65	41	\$0	\$376,956	65	41	\$2,000	\$282,975
<i>At retirement, Anne has</i>			\$376,956	<i>At retirement, Bill has</i>			\$282,975
<i>Anne contributed</i>			\$20,000	<i>Bill contributed</i>			\$62,000
<i>Anne earned</i>			\$356,956	<i>Bill earned</i>			\$220,975