



**Cost of Waiting Analyzer
Report
for
Mr. John McClient III**

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Cost of Waiting Analyzer

Assumptions

Current Age (years):	45	Retirement (years):	65
Current Salary:	\$75,000.00	Annual Contribution:	\$4,500.00
Annual Return:	6%		

Summary

This Cost of Waiting calculation shows you that the best time to start saving for retirement is now.

If you wait **5 years** to begin saving, we estimate you will have **\$60,793** less for retirement.
So why delay? Start today!!

Estimated Savings at Retirement

The table below shows you how much less you will save for retirement when you delay starting your retirement savings program by the number of years indicated:

Delay In Years	Retirement Amount
None	\$165,535.00
5 years	\$104,742.00
10 years	\$59,314.00
15 years	\$25,367.00

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