



**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

## IMPORTANT LEGAL INFORMATION:

This is an educational tool designed to provide you with feedback based on the information that you input and is not intended as investment advice. This is not a recommendation to buy or sell any particular product or security or a definitive answer to your personal financial situation. For a thorough analysis of your financial situation, please contact your financial adviser. These results are hypothetical only and do not reflect any particular financial vehicle. Some financial vehicles have charges, fees, and expenses that are not reflected in the results shown, and the impact of state and local taxes also are not included. If such costs were reflected, the amounts available for distribution would be lower.