

**The Cost of Delay !!!!!!!!!!!!!!!**

**Note:** Due to calculation method some minor discrepancy in future values will occur.



	Year	PM	PA	Ee Cont	Ee Accum	Er Cont	TC
Ann Income pa							
Ee pm 2%	1	260	3,120	1,040	1,040	1,040	1,040
Er pm 2%	2	265	3,182	1,071	2,111	1,071	1,040
TC (appx pm)	3	271	3,247	1,103	3,215	1,103	1,040
Total pm	4	276	3,313	1,136	4,351	1,136	1,040
Total pa	5	282	3,381	1,171	5,522	1,171	1,040
Inv Ret %pa	6	288	3,451	1,206	6,727	1,206	1,040
Inc Esc %pa	7	294	3,524	1,242	7,969	1,242	1,040
	8	300	3,598	1,279	9,248	1,279	1,040
Current age	9	306	3,675	1,317	10,565	1,317	1,040
Retirement	10	313	3,754	1,357	11,922	1,357	1,040
Yrs to retirement	11	320	3,835	1,398	13,320	1,398	1,040
	12	327	3,919	1,440	14,760	1,440	1,040
	13	334	4,006	1,483	16,243	1,483	1,040
Variables/Estimates	14	341	4,095	1,527	17,770	1,527	1,040
	15	349	4,186	1,573	19,343	1,573	1,040
	16	357	4,281	1,620	20,963	1,620	1,040
	17	365	4,378	1,669	22,632	1,669	1,040
	18	373	4,478	1,719	24,351	1,719	1,040
	19	382	4,581	1,771	26,122	1,771	1,040
	20	391	4,687	1,824	27,945	1,824	1,040
	21	400	4,797	1,878	29,824	1,878	1,040
	22	409	4,909	1,935	31,758	1,935	1,040
	23	419	5,025	1,993	33,751	1,993	1,040
	24	429	5,145	2,053	35,804	2,053	1,040
	25	439	5,268	2,114	37,918	2,114	1,040
	26	450	5,395	2,178	40,095	2,178	1,040
	27	460	5,526	2,243	42,338	2,243	1,040
	28	472	5,660	2,310	44,648	2,310	1,040
	29	483	5,799	2,379	47,028	2,379	1,040
	30	495	5,942	2,451	49,478	2,451	1,040
	31	507	6,089	2,524	52,003	2,524	1,040
	32	520	6,240	2,600	54,603	2,600	1,040
	33	533	6,396	2,678	57,281	2,678	1,040
	34	546	6,557	2,758	60,039	2,758	1,040
	35	560	6,722	2,841	62,881	2,841	1,040
	36	574	6,893	2,926	65,807	2,926	1,040
	37	589	7,068	3,014	68,821	3,014	1,040
	38	604	7,249	3,105	71,926	3,105	1,040
	39	620	7,436	3,198	75,124	3,198	1,040
	40	636	7,627	3,294	78,417	3,294	1,040

Year	Value YE	Delay cost	Ee Accum
1	4,256	3,216	1,040
2	7,810	5,488	2,111
3	11,610	7,906	3,215
4	15,669	10,477	4,351
5	20,002	13,212	5,522
6	24,626	16,118	6,727
7	29,557	19,206	7,969
8	34,813	22,485	9,248
9	40,413	25,967	10,565
10	46,375	29,662	11,922
11	52,721	33,583	13,320
12	59,472	37,742	14,760
13	66,651	42,152	16,243
14	74,283	46,826	17,770
15	82,393	51,781	19,343
16	91,007	57,030	20,963
17	100,154	62,591	22,632
18	109,864	68,479	24,351
19	120,167	74,713	26,122
20	131,097	81,313	27,945
21	142,688	88,297	29,824
22	154,978	95,686	31,758
23	168,003	103,503	33,751
24	181,806	111,771	35,804
25	196,428	120,514	37,918
26	211,914	129,757	40,095
27	228,312	139,528	42,338
28	245,671	149,854	44,648
29	264,043	160,766	47,028
30	283,484	172,296	49,478
31	304,051	184,475	52,003
32	325,806	197,338	54,603
33	348,812	210,923	57,281
34	373,138	225,268	60,039
35	398,853	240,413	62,881
36	426,033	256,400	65,807
37	454,757	273,274	68,821
38	485,106	291,082	71,926
39	517,169	309,874	75,124
40	551,036	329,702	78,417