

How to Update the Projected Retirement Income Calculator

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<https://www.brainshark.com/johnsonfinancialgroup/vu?pi=zFVzWpE09zRRuz0&intk=583061897>

Step-by-Step Instructions

Log in to your account at <https://participant.johnsonfinancialgroup.com>

From the Dashboard Summary > Click Review Your Strategy

JOHNSON
FINANCIAL GROUP®

Good Afternoon, Penny T Money
Last Login: October 25, 2021 5:11 PM EST

Dashboard Manage Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Plan Selection

My Dashboard

Projected Retirement Income

Needed at age 67: \$5,125/mo
Strategy estimate: \$2,566/mo

50% of goal

Monthly Income Sources

- Social Security \$1,764
- Outside Savings \$201
- This Plan \$602
- Shortfall \$2,560

Account Balance

\$24,588.68

\$18,442 Vested Balance

Rate of Return

Contribution Rate

Pre-Tax: 8% | Roth: 2%

Contributions: Match, Roth, Deferral

Current | 30-day | Year-to-date

REVIEW YOUR STRATEGY

MANAGE INVESTMENTS | CHANGE CONTRIBUTION RATE

Check 'I agree' > Click Continue

Projected Retirement Income →

Needed at age 65: \$6,906/mo
Strategy estimate: \$5,351/mo

Account Balance

\$12,538.90

Contribution Rate →

Pre-Tax 6% Roth 6%

iJoin Goal-Based Retirement Income ✕

You are leaving this website to enter the iJoin goal-based retirement income experience. iJoin will allow you to model personalized retirement savings strategies and easily implement any desired changes.

I agree

CANCEL CONTINUE

78% of goal

Monthly Income Sources

- Social Security \$3,372
- Outside
- This Plan \$1,500
- Shortfall \$1,555

Contributions

30-day Year-to-date

From Your Retirement Snapshot > Click Personalize Your Projection > Update Income & Savings

Your Retirement Snapshot

Penny, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.

Your Investment Election

[Multiple Investment Portfolio](#)

Estimated Return: 6.3%

This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.

CHANGE INVESTMENT

Your Projected Income Goal

127% of goal

Needed at age 67: \$5,000/mo.
Current estimate: \$6,368/mo. (not guaranteed)

Current Contribution Rates

6% Pre-Tax | 6% Roth

Monthly Income Sources

- Social Security \$3,617
- Outside Savings \$490
- Surplus \$1,368


PERSONALIZE YOUR PROJECTION

- Update Your Income Details
- Your Other Savings


Update Your (and Your Partner's) Income & Other Savings

Your Income Factors

What is your current or most recent personal annual salary?

\$45,000.00 


Where do you plan to live in retirement?

Wisconsin 


Do you want to include household/spousal income and savings in your projections?

No Yes

Spouse's Date of Birth:

06/04/1963 

Spouse's Gender:

Male 

What is your spouse's current annual salary?

\$60,000.00

What percentage of their annual income is put towards retirement savings accounts?

3% Pre-Tax

4% Post-Tax

CANCEL

OK

Your Other Savings

Please include information that will help us personalize your retirement picture.

Your current balance in this plan is \$66,085.62

Please update any balances you have in savings accounts outside of this plan below.

Simple View Detailed View

ENTER ACCOUNT

Pre-Tax Savings

401k Plan 

Account Owner: Participant
Balance: \$6,500 - Last Updated: Oct 25, 2021

Roth Savings

Roth IRA 

Account Owner: Participant
Balance: \$4,000 - Last Updated: Oct 25, 2021

CANCEL

OK

From Your Retirement Snapshot > Click 'Modify Your Savings Strategy'

Your Retirement Snapshot

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Your Investment Election

[Multiple Investment Portfolio](#)

Estimated Return: 6.3%

This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.

[CHANGE INVESTMENT](#)

Your Projected Income Goal

127%

of goal

Needed at age 67: **\$5,000/mo.**
Current estimate: **\$6,368/mo.**
(not guaranteed)

Current Contribution Rates

6% Pre-Tax	6% Post-Tax (Roth)	<div style="display: flex; justify-content: space-around;"> <div style="display: flex; align-items: center;"> <div style="width: 10px; height: 10px; background-color: #4a7c59; margin-right: 5px;"></div> Social Security \$3,617 </div> <div style="display: flex; align-items: center;"> <div style="width: 10px; height: 10px; background-color: #800000; margin-right: 5px;"></div> Outside Savings \$490 </div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="display: flex; align-items: center;"> <div style="width: 10px; height: 10px; background-color: #90ee90; margin-right: 5px;"></div> This Plan \$2,261 </div> <div style="display: flex; align-items: center;"> <div style="width: 10px; height: 10px; background-color: #90ee90; margin-right: 5px;"></div> Surplus \$1,368 </div> </div>
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MODIFY YOUR SAVINGS STRATEGY

PERSONALIZE YOUR PROJECTION

Adjust Your Contribution Rates and/or Your Desired Retirement Goals > Click Continue

Improve Your Path To Success

Your Projected Income Goal

Needed at age 67: **\$5,000/mo.**
Strategy estimate: **\$6,368/mo.** (not guaranteed)

127% of goal

Monthly Income Sources

Social Security	\$3,617
Outside Savings	\$490
This Plan	\$2,261
Surplus	\$1,368

Quick Tips | Advanced Options

Increase Your Contribution Rates

Pre-Tax: 6%

Post-Tax (Roth): 6%

Contribution Type: Percentage Fixed Dollar

\$208 estimated impact to current bi-weekly paycheck

Consider Adjusting These

Amount Needed: (per month in retirement) **\$ 5,000.00**

Retirement Age: 67

Selected Investment Portfolio:

[Multiple Investment Portfolio](#)

Estimated Return: 6.3% (not guaranteed)

Improve Your Path To Success

Paycheck Estimates

Current Paycheck Retirement Paycheck

Current Per Paycheck Estimate

This is an estimated breakdown of your current paycheck if you were to implement the selected savings strategy. Note this is for illustrative purposes only and may not be a fully accurate estimate of your adjusted take-home pay.

Victory Capital Management, Inc. DATE: 06/01/2022 1234	
Pay to the order of: Penny Money	\$ 1,269.41
One Thousand Two Hundred Sixty-Nine and 41/100 DOLLARS	
MEMO: Bi-weekly take home pay	

Gross Wages	\$1,730.77
Pre-Tax Contribution	-\$103.85
Taxable Income	\$1,626.92
Healthcare or Other Deductions	-\$0.00
Federal Income Taxes	-\$196.00
WI State Income Taxes	-\$57.67
Post-Tax Contribution	-\$103.85
Estimated Net Take Home Pay	\$1,269.41

Improve Your Path To Success

Paycheck Estimates

Current Paycheck Retirement Paycheck

Monthly Income In Retirement

Here's what an estimated -\$208 impact to your current paycheck could mean in monthly retirement income (after taxes). This is only an estimate and the projected amounts are NOT guaranteed.

Future You DATE: 05/17/2052 1234	
Pay to the order of: Penny Money	\$ 6,367.84
Six Thousand Three Hundred Sixty-Seven and 84/100 DOLLARS	
MEMO: Monthly Retirement Income	

Income From This Plan	\$2,260.68
Income From Other Savings	\$490.16
Income From Social Security	\$3,617.00
Estimated Net Monthly Income	\$6,367.84

Your state and federal taxes are estimated to be \$134.03 which has already been taken into account in the above projection

Paycheck Estimates (current vs retirement)

Check to Confirm your Desired Changes > Click Authorize

Authorize Strategy

Please review and confirm the information below before authorizing your new savings strategy.

Contribution Rate(s)

6% Pre-Tax

8% Post-Tax (Roth)

By clicking Authorize, you will be making a percentage-based contribution each pay period that will automatically adjust with increases or decreases to your salary.

[Click here](#) if you would like to convert this back to a fixed dollar contribution

Investment Choices

75.0% Vanguard Life Growth Fund >

25.0% T. Rowe Price Growth Stock I >

Contact Info

For notification purposes, please verify or enter your email address:



Confirm Strategy

I agree to this savings strategy and [associated disclosures](#)

BACK

AUTHORIZE