

# Compensation Matters

## Working at a Company with 5% Raises vs 9% Raises

Age	Compensation with Assumed Annual Increase of		Annual Difference	Cumulative Difference Over Lifetime
	5%	9%		
30	\$ 88,000	\$ 100,000	\$ 12,000	\$ 12,000
31	\$ 92,400	\$ 109,000	\$ 16,600	\$ 28,600
32	\$ 97,020	\$ 118,810	\$ 21,790	\$ 50,390
33	\$ 101,871	\$ 129,503	\$ 27,632	\$ 78,022
34	\$ 106,965	\$ 141,158	\$ 34,194	\$ 112,216
35	\$ 112,313	\$ 153,862	\$ 41,550	\$ 153,765
36	\$ 117,928	\$ 167,710	\$ 49,782	\$ 203,547
37	\$ 123,825	\$ 182,804	\$ 58,979	\$ 262,526
38	\$ 130,016	\$ 199,256	\$ 69,240	\$ 331,766
39	\$ 136,517	\$ 217,189	\$ 80,672	\$ 412,438
40	\$ 143,343	\$ 236,736	\$ 93,394	\$ 505,832
41	\$ 150,510	\$ 258,043	\$ 107,533	\$ 613,365
42	\$ 158,035	\$ 281,266	\$ 123,231	\$ 736,596
43	\$ 165,937	\$ 306,580	\$ 140,643	\$ 877,239
44	\$ 174,234	\$ 334,173	\$ 159,939	\$ 1,037,178
45	\$ 182,946	\$ 364,248	\$ 181,303	\$ 1,218,481
46	\$ 192,093	\$ 397,031	\$ 204,938	\$ 1,423,418
47	\$ 201,698	\$ 432,763	\$ 231,066	\$ 1,654,484
48	\$ 211,782	\$ 471,712	\$ 259,930	\$ 1,914,413
49	\$ 222,372	\$ 514,166	\$ 291,795	\$ 2,206,208
50	\$ 233,490	\$ 560,441	\$ 326,951	\$ 2,533,159
51	\$ 245,165	\$ 610,881	\$ 365,716	\$ 2,898,875
52	\$ 257,423	\$ 665,860	\$ 408,437	\$ 3,307,312
53	\$ 270,294	\$ 725,787	\$ 455,493	\$ 3,762,805
54	\$ 283,809	\$ 791,108	\$ 507,300	\$ 4,270,105
55	\$ 297,999	\$ 862,308	\$ 564,309	\$ 4,834,414
56	\$ 312,899	\$ 939,916	\$ 627,017	\$ 5,461,430
57	\$ 328,544	\$ 1,024,508	\$ 695,964	\$ 6,157,394
58	\$ 344,971	\$ 1,116,714	\$ 771,743	\$ 6,929,137
59	\$ 362,220	\$ 1,217,218	\$ 854,998	\$ 7,784,135
60	\$ 380,331	\$ 1,326,768	\$ 946,437	\$ 8,730,572
61	\$ 399,347	\$ 1,446,177	\$ 1,046,829	\$ 9,777,402
62	\$ 419,315	\$ 1,576,333	\$ 1,157,018	\$ 10,934,420
63	\$ 440,281	\$ 1,718,203	\$ 1,277,922	\$ 12,212,342
64	\$ 462,295	\$ 1,872,841	\$ 1,410,546	\$ 13,622,888
65	\$ 485,409	\$ 2,041,397	\$ 1,555,987	\$ 15,178,876