



Your financial-independence projection

Your FIRE number	\$1,375,000
Coast point — you could stop saving	Age 46 (2038)
Full financial independence	Age 51 (2043)
Coast number needed today	\$493,546

What this means

Based on your assumptions, you're on track to reach your Coast point at age 46 (year 2038), in 12 years. At that milestone, your portfolio would grow to \$493,546—enough that you could stop contributing the \$30,000 annually and still reach your FIRE number of \$1,375,000 to support \$55,000 in annual spending. If you keep saving through that Coast point, you'd hit full financial independence at age 51 (year 2043), in 17 years, when your balance reaches \$1,489,471.

Market returns will influence the timing: you might achieve FI between age 48 (optimistic returns) and age 53 (conservative returns), with age 51 as the base case. Starting from your current \$180,000, this trajectory shows how consistent contributions compound over time. Remember, these projections depend entirely on your assumed rate of return actually materializing—markets vary and returns aren't guaranteed—but the plan gives you concrete checkpoints to track whether you're staying on pace toward the flexibility you're building.

How much your timeline depends on returns

Conservative (3% real)	Full FI at age 53
Base case (5% real)	Full FI at age 51
Optimistic (7% real)	Full FI at age 48

Year-by-year projection

Age	Year	Contribution	Growth	End balance	
34	2026	\$30,000	\$9,000	\$219,000	
35	2027	\$30,900	\$10,950	\$260,850	
36	2028	\$31,827	\$13,043	\$305,720	
37	2029	\$32,782	\$15,286	\$353,787	
38	2030	\$33,765	\$17,689	\$405,242	
39	2031	\$34,778	\$20,262	\$460,282	
40	2032	\$35,822	\$23,014	\$519,118	
41	2033	\$36,896	\$25,956	\$581,970	
42	2034	\$38,003	\$29,099	\$649,072	
43	2035	\$39,143	\$32,454	\$720,668	
44	2036	\$40,317	\$36,033	\$797,019	
45	2037	\$41,527	\$39,851	\$878,397	
46	2038	\$42,773	\$43,920	\$965,090	Coast
47	2039	\$44,056	\$48,254	\$1,057,400	Coast
48	2040	\$45,378	\$52,870	\$1,155,648	Coast
49	2041	\$46,739	\$57,782	\$1,260,170	Coast
50	2042	\$48,141	\$63,008	\$1,371,319	Coast
51	2043	\$49,585	\$68,566	\$1,489,471	FI

Projections are based on your assumptions and assume a constant real return; markets vary and returns are not guaranteed. Not individualized investment