

Inflation Comparison: Simple vs. Compounding

| Years | Monthly Benefit | | Monthly Benefit | | Monthly Benefit | | Monthly Benefit | | Monthly Benefit | | Monthly Benefit | |
|-----------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
| | Simple | Compound | Simple | Compound | Simple | Compound | Simple | Compound | Simple | Compound | Simple | Compound |
| Original Amount | 3,000.00 | 3,000.00 | 3,300.00 | 3,300.00 | 3,600.00 | 3,600.00 | 3,900.00 | 3,900.00 | 4,200.00 | 4,200.00 | 4,500.00 | 4,500.00 |
| 1 | 3,150.00 | 3,150.00 | 3,465.00 | 3,465.00 | 3,780.00 | 3,780.00 | 4,095.00 | 4,095.00 | 4,410.00 | 4,410.00 | 4,725.00 | 4,725.00 |
| 2 | 3,300.00 | 3,307.50 | 3,630.00 | 3,638.25 | 3,960.00 | 3,969.00 | 4,290.00 | 4,299.75 | 4,620.00 | 4,630.50 | 4,950.00 | 4,961.25 |
| 3 | 3,450.00 | 3,472.88 | 3,795.00 | 3,820.16 | 4,140.00 | 4,167.45 | 4,485.00 | 4,514.74 | 4,830.00 | 4,862.03 | 5,175.00 | 5,209.31 |
| 4 | 3,600.00 | 3,646.52 | 3,960.00 | 4,011.17 | 4,320.00 | 4,375.82 | 4,680.00 | 4,740.47 | 5,040.00 | 5,105.13 | 5,400.00 | 5,469.78 |
| 5 | 3,750.00 | 3,828.84 | 4,125.00 | 4,211.73 | 4,500.00 | 4,594.61 | 4,875.00 | 4,977.50 | 5,250.00 | 5,360.38 | 5,625.00 | 5,743.27 |
| 6 | 3,900.00 | 4,020.29 | 4,290.00 | 4,422.32 | 4,680.00 | 4,824.34 | 5,070.00 | 5,226.37 | 5,460.00 | 5,628.40 | 5,850.00 | 6,030.43 |
| 7 | 4,050.00 | 4,221.30 | 4,455.00 | 4,643.43 | 4,860.00 | 5,065.56 | 5,265.00 | 5,487.69 | 5,670.00 | 5,909.82 | 6,075.00 | 6,331.95 |
| 8 | 4,200.00 | 4,432.37 | 4,620.00 | 4,875.60 | 5,040.00 | 5,318.84 | 5,460.00 | 5,762.08 | 5,880.00 | 6,205.31 | 6,300.00 | 6,648.55 |
| 9 | 4,350.00 | 4,653.98 | 4,785.00 | 5,119.38 | 5,220.00 | 5,584.78 | 5,655.00 | 6,050.18 | 6,090.00 | 6,515.58 | 6,525.00 | 6,980.98 |
| 10 | 4,500.00 | 4,886.68 | 4,950.00 | 5,375.35 | 5,400.00 | 5,864.02 | 5,850.00 | 6,352.69 | 6,300.00 | 6,841.36 | 6,750.00 | 7,330.03 |
| 11 | 4,650.00 | 5,131.02 | 5,115.00 | 5,644.12 | 5,580.00 | 6,157.22 | 6,045.00 | 6,670.32 | 6,510.00 | 7,183.43 | 6,975.00 | 7,696.53 |
| 12 | 4,800.00 | 5,387.57 | 5,280.00 | 5,926.33 | 5,760.00 | 6,465.08 | 6,240.00 | 7,003.84 | 6,720.00 | 7,542.60 | 7,200.00 | 8,081.35 |
| 13 | 4,950.00 | 5,656.95 | 5,445.00 | 6,222.64 | 5,940.00 | 6,788.34 | 6,435.00 | 7,354.03 | 6,930.00 | 7,919.73 | 7,425.00 | 8,485.42 |
| 14 | 5,100.00 | 5,939.79 | 5,610.00 | 6,533.77 | 6,120.00 | 7,127.75 | 6,630.00 | 7,721.73 | 7,140.00 | 8,315.71 | 7,650.00 | 8,909.69 |
| 15 | 5,250.00 | 6,236.78 | 5,775.00 | 6,860.46 | 6,300.00 | 7,484.14 | 6,825.00 | 8,107.82 | 7,350.00 | 8,731.50 | 7,875.00 | 9,355.18 |
| 16 | 5,400.00 | 6,548.62 | 5,940.00 | 7,203.49 | 6,480.00 | 7,858.35 | 7,020.00 | 8,513.21 | 7,560.00 | 9,168.07 | 8,100.00 | 9,822.94 |
| 17 | 5,550.00 | 6,876.05 | 6,105.00 | 7,563.66 | 6,660.00 | 8,251.27 | 7,215.00 | 8,938.87 | 7,770.00 | 9,626.48 | 8,325.00 | 10,314.08 |
| 18 | 5,700.00 | 7,219.86 | 6,270.00 | 7,941.84 | 6,840.00 | 8,663.83 | 7,410.00 | 9,385.82 | 7,980.00 | 10,107.80 | 8,550.00 | 10,829.79 |
| 19 | 5,850.00 | 7,580.85 | 6,435.00 | 8,338.94 | 7,020.00 | 9,097.02 | 7,605.00 | 9,855.11 | 8,190.00 | 10,613.19 | 8,775.00 | 11,371.28 |
| 20 | 6,000.00 | 7,959.89 | 6,600.00 | 8,755.88 | 7,200.00 | 9,551.87 | 7,800.00 | 10,347.86 | 8,400.00 | 11,143.85 | 9,000.00 | 11,939.84 |
| 21 | 6,150.00 | 8,357.89 | 6,765.00 | 9,193.68 | 7,380.00 | 10,029.47 | 7,995.00 | 10,865.25 | 8,610.00 | 11,701.04 | 9,225.00 | 12,536.83 |
| 22 | 6,300.00 | 8,775.78 | 6,930.00 | 9,653.36 | 7,560.00 | 10,530.94 | 8,190.00 | 11,408.52 | 8,820.00 | 12,286.10 | 9,450.00 | 13,163.67 |
| 23 | 6,450.00 | 9,214.57 | 7,095.00 | 10,136.03 | 7,740.00 | 11,057.49 | 8,385.00 | 11,978.94 | 9,030.00 | 12,900.40 | 9,675.00 | 13,821.86 |
| 24 | 6,600.00 | 9,675.30 | 7,260.00 | 10,642.83 | 7,920.00 | 11,610.36 | 8,580.00 | 12,577.89 | 9,240.00 | 13,545.42 | 9,900.00 | 14,512.95 |
| 25 | 6,750.00 | 10,159.06 | 7,425.00 | 11,174.97 | 8,100.00 | 12,190.88 | 8,775.00 | 13,206.78 | 9,450.00 | 14,222.69 | 10,125.00 | 15,238.60 |
| 26 | 6,900.00 | 10,667.02 | 7,590.00 | 11,733.72 | 8,280.00 | 12,800.42 | 8,970.00 | 13,867.12 | 9,660.00 | 14,933.83 | 10,350.00 | 16,000.53 |
| 27 | 7,050.00 | 11,200.37 | 7,755.00 | 12,320.41 | 8,460.00 | 13,440.44 | 9,165.00 | 14,560.48 | 9,870.00 | 15,680.52 | 10,575.00 | 16,800.55 |
| 28 | 7,200.00 | 11,760.39 | 7,920.00 | 12,936.43 | 8,640.00 | 14,112.46 | 9,360.00 | 15,288.50 | 10,080.00 | 16,464.54 | 10,800.00 | 17,640.58 |
| 29 | 7,350.00 | 12,348.41 | 8,085.00 | 13,583.25 | 8,820.00 | 14,818.09 | 9,555.00 | 16,052.93 | 10,290.00 | 17,287.77 | 11,025.00 | 18,522.61 |
| 30 | 7,500.00 | 12,965.83 | 8,250.00 | 14,262.41 | 9,000.00 | 15,558.99 | 9,750.00 | 16,855.58 | 10,500.00 | 18,152.16 | 11,250.00 | 19,448.74 |
| 31 | 7,650.00 | 13,614.12 | 8,415.00 | 14,975.53 | 9,180.00 | 16,336.94 | 9,945.00 | 17,698.35 | 10,710.00 | 19,059.77 | 11,475.00 | 20,421.18 |
| 32 | 7,800.00 | 14,294.82 | 8,580.00 | 15,724.31 | 9,360.00 | 17,153.79 | 10,140.00 | 18,583.27 | 10,920.00 | 20,012.75 | 11,700.00 | 21,442.24 |
| 33 | 7,950.00 | 15,009.57 | 8,745.00 | 16,510.52 | 9,540.00 | 18,011.48 | 10,335.00 | 19,512.44 | 11,130.00 | 21,013.39 | 11,925.00 | 22,514.35 |
| 34 | 8,100.00 | 15,760.04 | 8,910.00 | 17,336.05 | 9,720.00 | 18,912.05 | 10,530.00 | 20,488.06 | 11,340.00 | 22,064.06 | 12,150.00 | 23,640.07 |
| 35 | 8,250.00 | 16,548.05 | 9,075.00 | 18,202.85 | 9,900.00 | 19,857.66 | 10,725.00 | 21,512.46 | 11,550.00 | 23,167.26 | 12,375.00 | 24,822.07 |
| 36 | 8,400.00 | 17,375.45 | 9,240.00 | 19,112.99 | 10,080.00 | 20,850.54 | 10,920.00 | 22,588.08 | 11,760.00 | 24,325.63 | 12,600.00 | 26,063.17 |
| 37 | 8,550.00 | 18,244.22 | 9,405.00 | 20,068.64 | 10,260.00 | 21,893.06 | 11,115.00 | 23,717.49 | 11,970.00 | 25,541.91 | 12,825.00 | 27,366.33 |
| 38 | 8,700.00 | 19,156.43 | 9,570.00 | 21,072.08 | 10,440.00 | 22,987.72 | 11,310.00 | 24,903.36 | 12,180.00 | 26,819.00 | 13,050.00 | 28,734.65 |
| 39 | 8,850.00 | 20,114.25 | 9,735.00 | 22,125.68 | 10,620.00 | 24,137.10 | 11,505.00 | 26,148.53 | 12,390.00 | 28,159.95 | 13,275.00 | 30,171.38 |
| 40 | 9,000.00 | 21,119.97 | 9,900.00 | 23,231.96 | 10,800.00 | 25,343.96 | 11,700.00 | 27,455.96 | 12,600.00 | 29,567.95 | 13,500.00 | 31,679.95 |
| 41 | 9,150.00 | 22,175.96 | 10,065.00 | 24,393.56 | 10,980.00 | 26,611.16 | 11,895.00 | 28,828.75 | 12,810.00 | 31,046.35 | 13,725.00 | 33,263.95 |
| 42 | 9,300.00 | 23,284.76 | 10,230.00 | 25,613.24 | 11,160.00 | 27,941.72 | 12,090.00 | 30,270.19 | 13,020.00 | 32,598.67 | 13,950.00 | 34,927.14 |
| 43 | 9,450.00 | 24,449.00 | 10,395.00 | 26,893.90 | 11,340.00 | 29,338.80 | 12,285.00 | 31,783.70 | 13,230.00 | 34,228.60 | 14,175.00 | 36,673.50 |
| 44 | 9,600.00 | 25,671.45 | 10,560.00 | 28,238.60 | 11,520.00 | 30,805.74 | 12,480.00 | 33,372.89 | 13,440.00 | 35,940.03 | 14,400.00 | 38,507.18 |
| 45 | 9,750.00 | 26,955.02 | 10,725.00 | 29,650.53 | 11,700.00 | 32,346.03 | 12,675.00 | 35,041.53 | 13,650.00 | 37,737.03 | 14,625.00 | 40,432.54 |

Monthly Benefit

Doubles

Triples

Quadruples