

Retirement Planning

<u>Current Salary</u>	\$20,000	\$40,000	\$60,000
Age			
20	\$1,252,000	\$2,606,000	\$3,963,000
25	1,010,000	2,120,000	3,233,000
30	813,000	1,722,000	2,633,000
35	651,000	1,395,000	2,142,000
40	511,000	1,116,000	1,724,000
45	409,000	897,000	1,395,000
50	326,000	719,000	1,126,000
55	258,000	572,000	905,000
60	195,000	442,000	712,000

Salary	\$80,000	\$100,000	\$120,000
Age			
20	\$5,322,000	\$6,681,000	\$8,541,000
25	4,347,000	5,460,000	6,575,000
30	3,546,000	4,459,000	5,373,000
35	2,890,000	3,637,000	4,386,000
40	2,334,000	2,944,000	3,555,000
45	1,894,000	2,393,000	2,893,000
50	1,534,000	1,942,000	2,351,000
55	1,238,000	1,572,000	1,906,000
60	983,000	1,253,000	1,524,000

Calculations assume a 4% inflation rate and 8% investment return. Principal will be depleted after 25 years. No tax consequences were considered. All returns and inflation rate are hypothetical and are not intended to represent the performance of any specific investment. As always investing involves risks and you may incur a profit or a loss.

Most people in retirement want 75% of their pre-retirement income. This table will help you estimate the total nest egg you will need to provide 75% of your current salary for a 25-year retirement that begins at age 65: Select your current age and current salary that best fit your situation.