



HOW MUCH DO I NEED TO RETIRE?

Retirement Savings Checkpoint Charts

Use these charts as a broad guideline to determine how much you should have today to meet your retirement goals. Because everyone's situation is unique, the results should only be viewed as a starting point in evaluating your own financial situation.

Page #2 Married Filing Jointly Savings Chart

Page #3 Single Filers Savings Chart

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Retirement Savings Checkpoints

For Married Filing Jointly

Key Assumptions:

- 1) Household Expense today is the same as in retirement (adjusted for inflation). Inflation rate = 2%
- 2) Annual Savings rate = 20% of annual household income
- 3) Life span for couple age 95; both claim Social Security at age 67
- 4) Investment returns: Pre-retirement = 5%, Post-retirement = 4%

How to use this chart: Go to the intersection of your current age and closest current household expense. The number in the corresponding box is the amount you should have in savings today.

Results should be viewed as only a guide and a place to start evaluating your own situation.

Married	Household Expense Today			
	100,000	150,000	200,000	250,000
Current Age	Total Savings Today			
30	200,000	450,000		
35	300,000	650,000	1,000,000	1,400,000
40	420,000	890,000	1,300,000	1,750,000
45	560,000	1,100,000	1,600,000	2,200,000
50	700,000	1,300,000	2,000,000	2,600,000
55	870,000	1,600,000	2,300,000	3,100,000
60	1,050,000	180,000	2,650,000	3,600,000
65	1,250,000	2,050,000	3,100,000	4,100,000

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For Single Filer

Key Assumptions:

- 1) Household Expense today is the same as in retirement (adjusted for inflation). Inflation rate = 2%.
- 2) Annual Savings rate = 20% of annual household income.
- 3) Life for Individual age 91; claim Social Security at age 67.
- 4) Investment returns: Pre-retirement = 5%, Post-retirement = 4%.

How to use this chart: Go to the intersection of your current age and closest current household expense. The number in the corresponding box is the amount you should have in savings today.

Results should be viewed as only a guide and a place to start evaluating your own situation.

Single	Household Expense Today			
	75,000	100,000	150,000	200,000
Current Age	Total Savings Today			
30	100,000	230,000		
35	230,000	340,000	660,000	
40	340,000	470,000	850,000	1,200,000
45	440,000	600,000	1,000,000	1,500,000
50	570,000	780,000	1,300,000	1,900,000
55	690,000	940,000	1,550,000	2,200,000
60	810,000	1,250,000	1,850,000	2,600,000
65	970,000	1,350,000	2,100,000	3,000,000