

Start Saving Age	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
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## Savings Rate (x current household income)

25	7%	10%	11%	13%	15%	16%	17%
30	9%	13%	14%	17%	19%	21%	22%
35	11%	17%	18%	22%	25%	27%	28%
40	15%	22%	25%	29%	33%	36%	37%
45	21%	31%	34%	41%	46%	50%	52%
50	31%	45%	50%	60%	68%	73%	76%

## Model Assumptions

Pre-retirement Investment Return	Post-retirement Investment Return	Inflation Rate	Retirement Age	Years in Retirement
6.0%	5.0%	2.25%	Primary Earner 65 Spouse 62	30

### How to use:

- Go to the intersection of your current age and your closest current household income.
- This is the percentage of your current household income you should contribute annually going forward if you have \$0 saved for retirement today.
- Example: A 40-year-old with household income of \$100,000 and \$0 saved for retirement today, will need to save 25% every year until retirement.

### Important things you need to know:

- Lower forward-looking returns may require higher savings going forward.
- Values assume you would like to maintain an equivalent lifestyle in retirement.
- Household income is assumed to be gross income (before tax and savings).

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