

INTRODUCTION

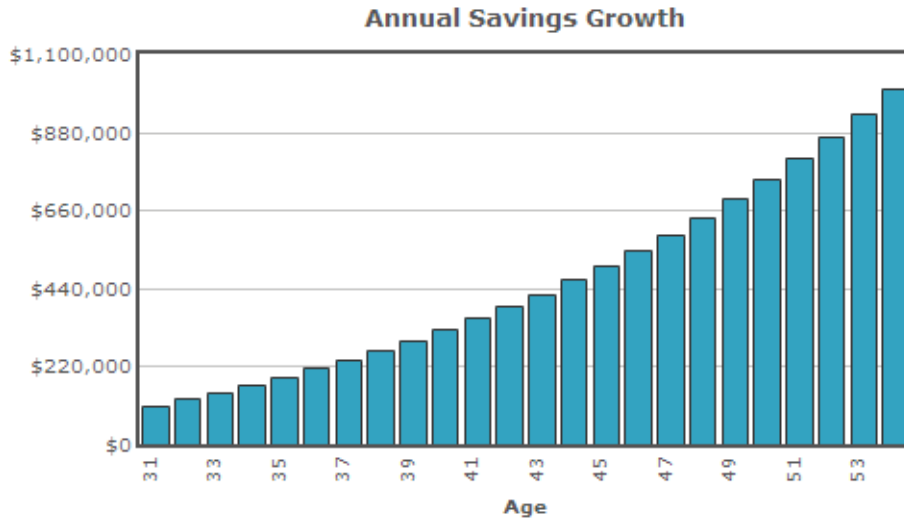
It may surprise you how quickly you can accumulate a million dollars. Use this calculator to determine the annual amount you would have to set aside each year to reach a million dollars and reach your goal to be a millionaire.

SUMMARY OF INPUT

| | |
|--------------------------------|----------|
| Current age | 31 |
| Age to become millionaire | 55 |
| Initial balance or deposit | \$90,000 |
| Annual increase on new savings | 0.00% |
| Before-tax return on savings | 8.00% |
| Marginal tax bracket | 22.00% |
| Anticipated inflation rate | 0.00% |

ANALYSIS

Based on your existing savings of \$90,000 it appears that you will need to save \$11,035 indexed at 0.0% annually in order to become a millionaire by age 55 .



| Age | Beginning Balance | Savings @ 0.0% | Earnings | Taxes @ 22.0% | Ending Balance |
|-----|-------------------|----------------|----------|---------------|----------------|
| 31 | \$90,000 | \$11,035 | \$8,083 | \$1,778 | \$107,340 |
| 32 | 107,340 | 11,035 | 9,470 | 2,083 | 125,762 |
| 33 | 125,762 | 11,035 | 10,944 | 2,408 | 145,333 |
| 34 | 145,333 | 11,035 | 12,509 | 2,752 | 166,126 |
| 35 | 166,126 | 11,035 | 14,173 | 3,118 | 188,216 |
| 36 | 188,216 | 11,035 | 15,940 | 3,507 | 211,684 |
| 37 | 211,684 | 11,035 | 17,818 | 3,920 | 236,617 |
| 38 | 236,617 | 11,035 | 19,812 | 4,359 | 263,106 |
| 39 | 263,106 | 11,035 | 21,931 | 4,825 | 291,247 |
| 40 | 291,247 | 11,035 | 24,183 | 5,320 | 321,145 |
| 41 | 321,145 | 11,035 | 26,574 | 5,846 | 352,908 |
| 42 | 352,908 | 11,035 | 29,115 | 6,405 | 386,653 |

| | | | | | |
|----|-----------|----------|----------|----------|-------------|
| 43 | 386,653 | 11,035 | 31,815 | 6,999 | 422,504 |
| 44 | 422,504 | 11,035 | 34,683 | 7,630 | 460,592 |
| 45 | 460,592 | 11,035 | 37,730 | 8,301 | 501,057 |
| 46 | 501,057 | 11,035 | 40,967 | 9,013 | 544,047 |
| 47 | 544,047 | 11,035 | 44,407 | 9,769 | 589,719 |
| 48 | 589,719 | 11,035 | 48,060 | 10,573 | 638,242 |
| 49 | 638,242 | 11,035 | 51,942 | 11,427 | 689,792 |
| 50 | 689,792 | 11,035 | 56,066 | 12,335 | 744,558 |
| 51 | 744,558 | 11,035 | 60,447 | 13,298 | 802,743 |
| 52 | 802,743 | 11,035 | 65,102 | 14,322 | 864,558 |
| 53 | 864,558 | 11,035 | 70,047 | 15,410 | 930,230 |
| 54 | \$930,230 | \$11,035 | \$75,301 | \$16,566 | \$1,000,000 |

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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