

# HOW MUCH SHOULD I SAVE TO REACH MY GOAL?

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## INTRODUCTION

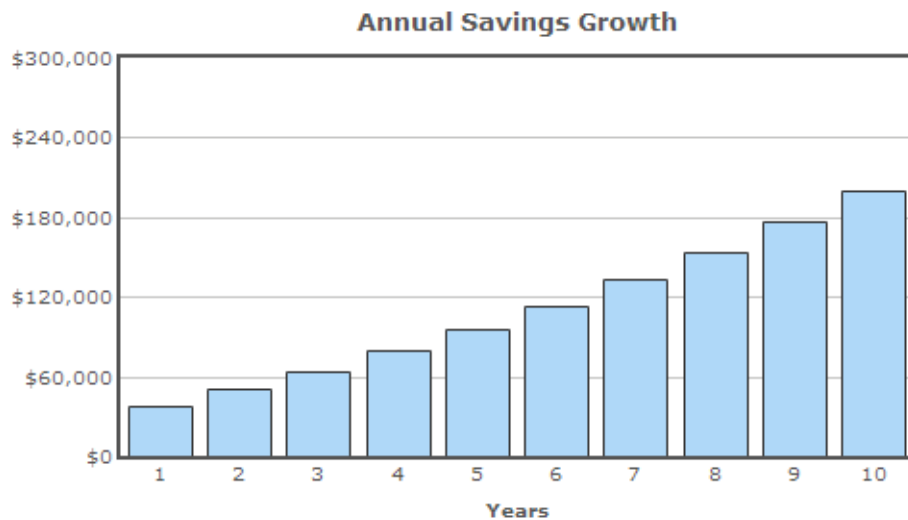
What are you saving for: a computer, car, boat, summer home, down payment? Use this calculator to determine what you need to save on a regular basis to have the funds ready when needed.

## SUMMARY OF INPUT

Current savings balance	\$25,000
Future amount desired	\$200,000
Number of years until needed	10
Annual increase on recommended savings	1.00%
Before-tax return on savings	10.00%
Marginal tax bracket *	22.00%

## ANALYSIS

Based on your existing savings of \$25,000 it appears that you will need to save \$9,140 indexed at 1.0% annually over the next 10 years.



Year	Beginning Balance	Savings @ 1.0%	Earnings @ 10.0%	Taxes @ 22.0%	Ending Balance
1	\$25,000	\$9,140	\$3,414	\$751	\$36,803
2	36,803	9,231	4,603	1,013	49,625
3	49,625	9,324	5,895	1,297	63,546
4	63,546	9,417	7,296	1,605	78,654
5	78,654	9,511	8,817	1,940	95,042
6	95,042	9,606	10,465	2,302	112,811
7	112,811	9,702	12,251	2,695	132,069
8	132,069	9,799	14,187	3,121	152,934

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 do not infer that the company assumes any fiduciary duties. 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 information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

9	152,934	9,897	16,283	3,582	175,533
10	\$175,533	\$9,996	\$18,553	\$4,082	\$200,000

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