



Monthly Savings Required to Reach Your Financial Freedom Goal

Annual Income Goal <i>(In Today's Dollars)</i>	Approximate Nest Egg Needed <i>(In Today's Dollars)</i>	Monthly Savings Needed to Reach Your Financial Freedom Goal ---- Years Remaining Until Financial Freedom ----						
		40 Years	35 Years	30 Years	25 Years	20 Years	15 Years	10 Years
\$10,000	\$167,000	\$88	\$125	\$182	\$400	\$633	\$633	\$1,101
\$20,000	\$334,000	\$175	\$250	\$533	\$799	\$1,263	\$1,263	\$2,197
\$30,000	\$500,000	\$262	\$375	\$799	\$1,198	\$1,894	\$1,894	\$3,295
\$40,000	\$667,000	\$350	\$501	\$1,066	\$1,599	\$2,527	\$2,527	\$4,396
\$50,000	\$834,000	\$437	\$626	\$1,331	\$1,997	\$3,157	\$3,157	\$5,492
\$60,000	\$1,000,000	\$527	\$751	\$1,598	\$2,397	\$3,788	\$3,788	\$6,590
\$70,000	\$1,167,000	\$613	\$876	\$1,865	\$2,797	\$4,421	\$4,421	\$7,691
\$80,000	\$1,334,000	\$700	\$1,001	\$2,130	\$3,196	\$5,051	\$5,051	\$8,787
\$90,000	\$1,500,000	\$787	\$1,126	\$2,397	\$3,595	\$5,682	\$5,682	\$9,886
\$100,000	\$1,667,000	\$875	\$1,251	\$1,663	\$3,995	\$6,313	\$6,313	\$10,984

NOTE: The *Approximate Nest Egg Needed* assumes that you can get a six percent return on an "income" fund to generate the *Annual Income Goal* desired. The *Monthly Savings Needed to Reach Your Financial Freedom Goal* assumes an average three percent inflation and 10 percent annual return on savings during the investment period. The monthly investment amounts will actually produce a higher accumulated asset amount than shown in the *Approximate Nest Egg Needed* in the second column, because of the inflation factor of three percent. These figures are intended to be a projection of any investment results, and no assurance of any level of investment return can be provided.

Excerpt from Debt-FREE & Prosperous Living™ by John M. Cummuta