

# Monthly savings required to reach \$1 Million by with a 0% rate of return.

Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	\$1,302	16	\$1,701	31	\$2,451	46	\$4,386	61	\$20,833
2	\$1,323	17	\$1,736	32	\$2,525	47	\$4,630	62	\$27,778
3	\$1,344	18	\$1,773	33	\$2,604	48	\$4,902	63	\$41,667
4	\$1,366	19	\$1,812	34	\$2,688	49	\$5,208	64	\$83,333
5	\$1,389	20	\$1,852	35	\$2,778	50	\$5,556		
6	\$1,412	21	\$1,894	36	\$2,874	51	\$5,952		
7	\$1,437	22	\$1,938	37	\$2,976	52	\$6,410		
8	\$1,462	23	\$1,984	38	\$3,086	53	\$6,944		
9	\$1,488	24	\$2,033	39	\$3,205	54	\$7,576		
10	\$1,515	25	\$2,083	40	\$3,333	55	\$8,333		
11	\$1,543	26	\$2,137	41	\$3,472	56	\$9,259		
12	\$1,572	27	\$2,193	42	\$3,623	57	\$10,417		
13	\$1,603	28	\$2,252	43	\$3,788	58	\$11,905		
14	\$1,634	29	\$2,315	44	\$3,968	59	\$13,889		
15	\$1,667	30	\$2,381	45	\$4,167	60	\$16,667		

**0%  
RETURN**

# Monthly savings required to reach \$1 Million by with a 3% rate of return.

Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	\$430	16	\$748	31	\$1,412	46	\$3,259	61	\$19,634
2	\$446	17	\$778	32	\$1,481	47	\$3,497	62	\$26,581
3	\$462	18	\$809	33	\$1,554	48	\$3,763	63	\$40,481
4	\$478	19	\$842	34	\$1,632	49	\$4,064	64	\$82,193
5	\$496	20	\$876	35	\$1,716	50	\$4,405		
6	\$514	21	\$913	36	\$1,805	51	\$4,796		
7	\$533	22	\$951	37	\$1,902	52	\$5,249		
8	\$553	23	\$992	38	\$2,007	53	\$5,777		
9	\$574	24	\$1,034	39	\$2,119	54	\$6,403		
10	\$595	25	\$1,079	40	\$2,242	55	\$7,156		
11	\$618	26	\$1,127	41	\$2,375	56	\$8,076		
12	\$642	27	\$1,177	42	\$2,520	57	\$9,229		
13	\$666	28	\$1,231	43	\$2,678	58	\$10,713		
14	\$692	29	\$1,288	44	\$2,853	59	\$12,693		
15	\$719	30	\$1,348	45	\$3,045	60	\$15,468		

**3%  
RETURN**

# Monthly savings required to reach \$1 Million by with a 10% rate of return.

Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	\$14	16	\$64	31	\$292	46	\$1,479	61	\$17,029
2	\$16	17	\$71	32	\$324	47	\$1,665	62	\$23,934
3	\$17	18	\$78	33	\$359	48	\$1,879	63	\$37,812
4	\$19	19	\$86	34	\$398	49	\$2,126	64	\$79,583
5	\$21	20	\$95	35	\$442	50	\$2,413		
6	\$23	21	\$106	36	\$491	51	\$2,749		
7	\$26	22	\$117	37	\$546	52	\$3,145		
8	\$29	23	\$129	38	\$608	53	\$3,617		
9	\$32	24	\$143	39	\$676	54	\$4,187		
10	\$35	25	\$158	40	\$754	55	\$4,882		
11	\$39	26	\$175	41	\$841	56	\$5,745		
12	\$43	27	\$194	42	\$938	57	\$6,841		
13	\$47	28	\$215	43	\$1,049	58	\$8,268		
14	\$52	29	\$238	44	\$1,174	59	\$10,193		
15	\$58	30	\$263	45	\$1,317	60	\$12,914		

**10%  
RETURN**

# Monthly savings required to reach \$1 Million by with different rates of return.

0%

3%

10%

Age	Monthly	Monthly	Monthly
1	\$1,302	\$430	\$14
5	\$1,389	\$496	\$21
10	\$1,515	\$595	\$35
15	\$1,667	\$719	\$58
20	\$1,852	\$876	\$95
25	\$2,083	\$1,079	\$158
30	\$2,381	\$1,348	\$263
35	\$2,778	\$1,716	\$442
40	\$3,333	\$2,242	\$754
45	\$4,167	\$3,045	\$1,317
50	\$5,556	\$4,405	\$2,413
55	\$8,333	\$7,156	\$4,882
60	\$16,667	\$15,468	\$12,914
64	\$83,333	\$82,193	\$79,583