

Required Monthly Contribution to Reach Desired Annual Income in Retirement

The Financial Foundation		Starting Age				
		20	21	22	23	24
Desired Retirement Income: Inflation Adjusted	\$50,000	\$366	\$393	\$422	\$453	\$487
	\$60,000	\$439	\$471	\$506	\$544	\$584
	\$70,000	\$512	\$550	\$591	\$634	\$682
	\$80,000	\$585	\$628	\$675	\$725	\$779
	\$90,000	\$658	\$707	\$759	\$816	\$877
	\$100,000	\$732	\$785	\$844	\$906	\$974
	\$110,000	\$805	\$864	\$928	\$997	\$1,071
	\$120,000	\$878	\$943	\$1,012	\$1,088	\$1,169
	\$130,000	\$951	\$1,021	\$1,097	\$1,178	\$1,266
	\$140,000	\$1,024	\$1,100	\$1,181	\$1,269	\$1,364
	\$150,000	\$1,097	\$1,178	\$1,265	\$1,360	\$1,461
	\$160,000	\$1,170	\$1,257	\$1,350	\$1,450	\$1,558
	\$170,000	\$1,244	\$1,335	\$1,434	\$1,541	\$1,656
	\$180,000	\$1,317	\$1,414	\$1,519	\$1,631	\$1,753
	\$190,000	\$1,390	\$1,492	\$1,603	\$1,722	\$1,851
	\$200,000	\$1,463	\$1,571	\$1,687	\$1,813	\$1,948

Rounded to the nearest dollar. Calculator results vary slightly based on internal assumptions. For entertainment purposes only, not financial advice.

For example... Starting at age 20 with \$0 this table says you will need to invest \$585 per month to replace a \$80,000 income in retirement.

Assuming:

- 7% annual real rate of return (inflation adjusted)
- Using the 4% rule to convert portfolio size to annual income
- Starting from \$0
- Retiring at age 65