



# Your "How Much?" Worksheet

### Your monthly retirement goal

- a. Current monthly pay (before taxes and deductions)
- b. Pay increase factor (enter number from Table 1)
- c. Monthly pay at retirement (multiply line a by line b)
- d. Percentage of pay needed at retirement (for example, 70%, 80% or 90%)
- e. Monthly retirement goal (multiply line c by line d)

### Your retirement income sources

- f. Current value of all retirement accounts
- g. Monthly income factor (enter number from Table 2)
- h. Monthly income at retirement (multiply line f by line g)
- i. Monthly income from Social Security (see Table 3)
- j. Total expected monthly income at retirement (add lines h and i) if this number is less than line e.

### Amount you need to save

- k. Subtract line j from line e
- l. Monthly savings factor (enter number from Table 4)
- m. Monthly savings amount needed to meet retirement goal (multiply line k by line l)

### Example

### You

\$4,000	a.
x 2.09	b.
\$8,360	c.
x 80%	d.
\$6,688	e.
\$75,000	f.
x .0221	g.
\$1,658	h.
\$3,260	i.
\$4,918	j.
\$1,771	k.
x .215	l.
\$381	m.

Table 1 — Pay Increase Factor

		Your Current Age							
		25	30	35	40	45	50	55	60
		3.26	2.81	2.43	2.09	1.81	1.56	1.34	1.16

Table 2 — Monthly Income from Retirement Account

Annual Investment Return	Your Current Age							
	25	30	35	40	45	50	55	60
3%	.0136	.0117	.0101	.0087	.0075	.0065	.0056	.0048
6%	.0530	.0396	.0296	.0221	.0165	.0124	.0092	.0069
9%	.1619	.1052	.0684	.0444	.0289	.0188	.0122	.0079

Table 3 — Monthly Income from Social Security

Current Annual Pay	Your Current Age							
	25	30	35	40	45	50	55	60
\$20,000	\$2,972	\$2,525	\$2,141	\$1,812	\$1,531	\$1,292	\$1,158	\$988
\$30,000	3,748	3,190	2,709	2,295	1,940	1,637	1,468	1,254
\$40,000	4,524	3,854	3,276	2,777	2,350	1,983	1,778	1,519
\$50,000	5,300	4,519	3,843	3,260	2,758	2,329	2,089	1,784
\$60,000	6,076	5,184	4,410	3,743	3,168	2,674	2,399	2,049
\$70,000	6,853	5,841	4,943	4,177	3,526	2,973	2,664	2,273
\$80,000	7,256	6,152	5,209	4,403	3,718	3,135	2,810	2,397
\$90,000	7,620	6,464	5,475	4,630	3,910	3,297	2,955	2,521
\$100,000	7,984	6,775	5,740	4,856	4,101	3,458	3,100	2,639

Table 4 — Monthly Savings Needed to Fund Monthly Retirement Income Shortage

Annual Investment Return	Your Current Age							
	25	30	35	40	45	50	55	60
3%	.156	.207	.280	.389	.564	.872	1.517	3.516
6%	.067	.097	.142	.215	.337	.563	1.057	2.639
9%	.033	.053	.086	.143	.245	.447	.911	2.458

**If line m. is zero or negative, congratulations! You're on your way to being ready for retirement. If line m. is positive, don't be discouraged. By joining your plan, you can start moving closer to your savings goal.**

Results assume retirement at age 67, 3 percent annual pay increase and 3 percent inflation in retirement. Mortality is based on 2017 table for Distributions Subject to 417(e)(3) as published in IRS Notice 2016-50. Expected returns in retirement vary based on pre-retirement returns. For 3 percent pre-retirement returns, post-retirement returns are 3 percent. For 6 percent and 9 percent pre-retirement returns, post-retirement returns are 5 percent.

If you are a plan participant, you can access an interactive, online guided planner at [www.standard.com/retirement](http://www.standard.com/retirement). Be sure to have your user ID and password available.

The information is not intended to represent the return of any specific investment. There is no guarantee that these results will be achieved or sustained. Actual results will vary.

Based on 2017 calculation date and limits, 3 percent annual inflation and 3 percent annual wage increase.

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