



1324 N. Central Street
 Knoxville, TN 37917-6313
 1-800-861-6629

Millionaire's Guide

Monthly Payments

Instructions: Take the % return you think you can get at the top row and match it with the number of years you plan to save month. Where the two intersect is the amount of money EACH MONTH you need to save to become a Millionaire.
 Example if I plan to work 25 years and think I can get 4% return on my money, I would need to save \$1,939 per month to reach \$1,000,000 at the end of 25 years.
 Notice the more time you have the much lower your investment to become a Millionaire.

Return Rate ->	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
Years of Saving										
↓										
5	\$16,247	\$15,835	\$15,430	\$15,033	\$14,644	\$14,261	\$13,887	\$13,520	\$13,160	\$12,807
10	\$7,920	\$7,522	\$7,138	\$6,769	\$6,413	\$6,072	\$5,744	\$5,430	\$5,129	\$4,841
15	\$5,147	\$4,760	\$4,395	\$4,050	\$3,726	\$3,421	\$3,137	\$2,871	\$2,623	\$2,393
20	\$3,762	\$3,387	\$3,038	\$2,717	\$2,423	\$2,154	\$1,909	\$1,686	\$1,486	\$1,306
25	\$2,933	\$2,568	\$2,237	\$1,939	\$1,672	\$1,436	\$1,227	\$1,045	\$885	\$747
30	\$2,381	\$2,026	\$1,712	\$1,436	\$1,197	\$991	\$815	\$667	\$542	\$439
35	\$1,988	\$1,643	\$1,345	\$1,091	\$877	\$698	\$552	\$433	\$337	\$261
40	\$1,694	\$1,359	\$1,077	\$843	\$653	\$500	\$379	\$285	\$212	\$157