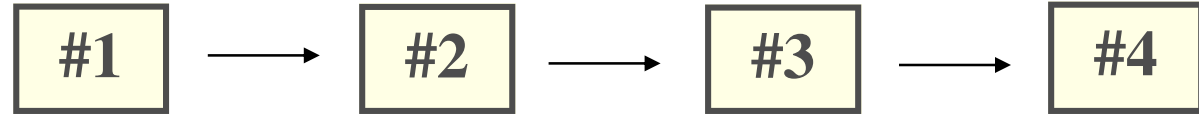


Reading across each row, check the box which most closely matches your situation.

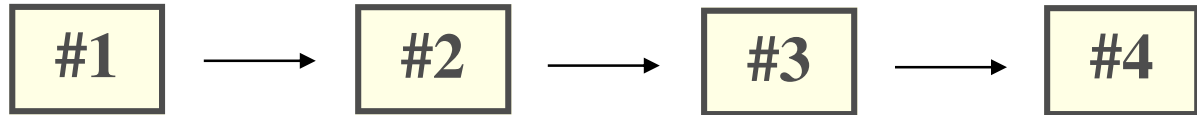
SAVINGS TARGET CALCULATOR



AGE	18 –30	31-42	43-55	56+
Household Income	Less than \$35,000	\$35,000—\$60,000	\$60,000—\$100,000	\$100,000 +
Employment Security	Extremely Secure Employment	Relatively Secure Employment	Some instability in industry/company	Vulnerable to layoffs, cutbacks, termination.
Assets To Protect	Single/Renter/Few Assets	Married, mortgage &/or children	Married, mortgage AND children	All that plus other valuables
Current Debt \$	None	Moderate Amount	Substantial Debt	Mountains of Debt
Retirement Plan	Generous employer plan/match maximized	Employer plan OK/participate in match	Inadequate plan &/or low participation	No employer plan or not contributing at all to it
Insurance Coverage	Ample coverage - Health, life & disability policies	Good coverage - life & health - could be better	Minimal insurance protection. Auto & health only	Auto liability insurance only. No life or disability

Reading across each row, check the box which most closely matches your situation.

SAVINGS TARGET CALCULATOR



Children	None or Grown <input type="checkbox"/>	2 or fewer young children <input type="checkbox"/>	3 or more young children <input type="checkbox"/>	Children without a college fund <input type="checkbox"/>
Current Savings, Investments & Retirement Balances	Due to your efforts or an inheritance, balances exceed \$1,000,000. <input type="checkbox"/>	Savings/investment balances in excess of \$250,000 up to \$1,000,000 <input type="checkbox"/>	Savings/investment balances between \$50,000 and \$250,000 <input type="checkbox"/>	Less than \$50,000 saved <input type="checkbox"/>
Plans For The Future	I have simple tastes and do not want a lot, just to be safe, secure and comfortable, now and when I retire <input type="checkbox"/>	I like some nice things and want to be able to live a good, but not extravagant lifestyle <input type="checkbox"/>	I like nice things and would love to be in a position to retire early, travel a bit & pamper the grandkids <input type="checkbox"/>	I want it all: McMansion, Lexus, travel, collect art, retire in Bahamas, have my own business <input type="checkbox"/>

TOTAL SCORE = _____
(Add each score from the right)

check marks _____
times 1 = _____

check marks _____
times 2 = _____

check marks _____
times 3 = _____

check marks _____
times 4 = _____

TOTAL SCORE: 10 → 15 → 20 → 25 → 30 → 35 → 40
Target Savings %: 8.0% 11.5% 15.0% 17.5% 20.0% 22.5% 25.0%

Annual Household Income = \$ _____ X Target Savings Rate of _____ % = Annual Savings of \$ _____