

# Income replacement grid

Assumes the lump sum shown below earns a rate of 4% and a 20% effective tax rate on the investment earnings.

Years of Income Needed		5	10	15	20	25	30	35	40	45	50	55	60
Annual Income Provided The initial annual income is shown in the chart. It is assumed to grow at a 3% rate each year.	Annual \$36,000	179,304	356,877	532,736	706,897	879,377	1,050,193	1,219,360	1,386,894	1,552,810	1,717,126	1,879,855	2,041,013
	Monthly \$3,000												
	Annual \$42,000	209,188	416,356	621,525	824,713	1,025,940	1,225,225	1,422,586	1,618,043	1,811,612	2,003,313	2,193,164	2,381,182
	Monthly \$3,500												
	Annual \$48,000	239,072	475,836	710,314	942,529	1,172,503	1,400,257	1,625,813	1,849,192	2,070,414	2,289,501	2,506,473	2,721,351
	Monthly \$4,000												
	Annual \$54,000	268,956	535,315	799,103	1,060,346	1,319,066	1,575,289	1,829,040	2,080,340	2,329,216	2,575,689	2,819,782	3,061,520
	Monthly \$4,500												
	Annual \$60,000	298,839	594,794	887,893	1,178,162	1,465,629	1,750,322	2,032,266	2,311,489	2,588,017	2,861,876	3,133,092	3,401,689
	Monthly \$5,000												
	Annual \$66,000	328,723	654,274	976,682	1,295,978	1,612,192	1,925,354	2,235,493	2,542,638	2,846,819	3,148,064	3,446,401	3,741,858
	Monthly \$5,500												
	Annual \$72,000	358,607	713,753	1,065,471	1,413,794	1,758,755	2,100,386	2,438,720	2,773,787	3,105,621	3,434,251	3,759,710	4,082,027
	Monthly \$6,000												
	Annual \$78,000	388,491	773,233	1,154,260	1,531,610	1,905,318	2,275,418	2,641,946	3,004,936	3,364,423	3,720,439	4,073,019	4,422,196
	Monthly \$6,500												
	Annual \$84,000	418,375	832,712	1,243,050	1,649,426	2,051,881	2,450,450	2,845,173	3,236,085	3,623,224	4,006,627	4,386,328	4,762,365
	Monthly \$7,000												
	Annual \$90,000	448,259	892,192	1,331,839	1,767,243	2,198,444	2,625,482	3,048,399	3,467,234	3,882,026	4,292,814	4,699,637	5,102,534
	Monthly \$7,500												
	Annual \$96,000	478,143	951,671	1,420,628	1,885,059	2,345,007	2,800,515	3,251,626	3,698,383	4,140,828	4,579,002	5,012,946	5,442,702
	Monthly \$8,000												
	Annual \$102,000	508,027	1,011,150	1,509,417	2,002,875	2,491,569	2,975,547	3,454,853	3,929,532	4,399,629	4,865,189	5,326,256	5,782,871
	Monthly \$8,500												
	Annual \$108,000	537,911	1,070,630	1,598,207	2,120,691	2,638,132	3,150,579	3,658,079	4,160,681	4,658,431	5,151,377	5,639,565	6,123,040
	Monthly \$9,000												
	Annual \$114,000	567,795	1,130,109	1,686,996	2,238,507	2,784,695	3,325,611	3,861,306	4,391,830	4,917,233	5,437,565	5,952,874	6,463,209
	Monthly \$9,500												
	Annual \$120,000	597,679	1,189,589	1,775,785	2,356,324	2,931,258	3,500,643	4,064,533	4,622,979	5,176,035	5,723,752	6,266,183	6,803,378
	Monthly \$10,000												
	Annual \$180,000	896,518	1,784,383	2,663,678	3,534,485	4,396,887	5,250,965	6,096,799	6,934,468	7,764,052	8,585,628	9,399,275	10,205,067
	Monthly \$15,000												
	Annual \$240,000	1,195,358	2,379,178	3,551,571	4,712,647	5,862,516	7,001,287	8,129,065	9,245,958	10,352,069	11,447,505	12,532,366	13,606,756
	Monthly \$20,000												
	Annual \$300,000	1,494,197	2,973,972	4,439,463	5,890,809	7,328,145	8,751,608	10,161,331	11,557,447	12,940,087	14,309,381	15,665,458	17,008,445
	Monthly \$25,000												
	Annual \$500,000	2,490,329	4,956,620	7,399,105	9,818,015	12,213,576	14,586,014	16,935,552	19,262,412	21,566,811	23,848,968	26,109,096	28,347,408
	Monthly \$41,667												
	Annual \$750,000	3,735,493	7,434,930	11,098,658	14,727,022	18,320,364	21,879,021	25,403,328	28,893,617	32,350,217	35,773,452	39,163,644	42,521,113
	Monthly \$62,500												
	Annual \$1,000,000	4,980,658	9,913,240	14,798,211	19,636,029	24,427,152	29,172,028	33,871,104	38,524,823	43,133,622	47,697,936	52,218,192	56,694,817
	Monthly \$83,333												

Hypothetical examples and illustrations are not intended to predict future performance. The use of alternate assumptions could produce significantly different results. Illustrations are not complete unless all pages are included.

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