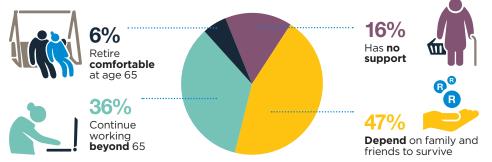


## Retirement in a nutshell





## **102** Why don't we **reach retirement goals?**







## **103** How much is enough?

## 15 x final annual salary

**Let's break it down,** to stay on track you must have at least the following: 5 years

1 x

annual salary 10 years

2 x

annual salary

anr sala

20 years

annual salary RRRR

5 x

10 x annual salary

30 years

RRRR RRRR 40 years

15 x annual salary 88888 8888



The early worm catches retirement



How much of your gross salary do you need to contribute to retire comfortably?

Starting at age »

15% of gross income

of gross incom age 25 **22%** of gross income

age 30

30% of gross income

age 35

**41%** of gross income

age 40

**58%** of gross income

age 45