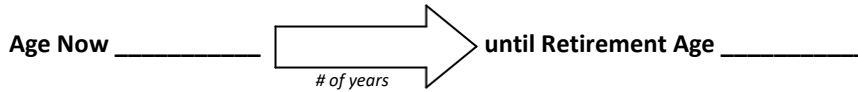


FIN WORKSHEET

First and Last Name _____ Contact # _____

At what age would you like to retire? _____ How much money do you want to retire on monthly? \$ _____



WHERE IS YOUR RETIREMENT MONEY COMING FROM

1. **Pension** Current Value: \$ _____ Amount at age 60: \$ _____
Age 62: \$ _____ Age 66: \$ _____ Age 70: \$ _____
2. **Social Security** (Check out Social Security Statement online at www.ssa.gov) Full retirement Age: _____
Amount at age 62: \$ _____ Age 65: \$ _____
Age 66: \$ _____ Age 67: \$ _____ Age 70: \$ _____
3. **Personal Savings**
 - 401(k) / 401(a) / 403(b)** Current Value: \$ _____ Mo. Contribution \$ _____ Company Match \$ _____
(Call HR Dept for totals and %)
 - IRA: Roth/ Traditional** Current Value: \$ _____ Mo. Contribution \$ _____
 - Deferred Comp / TSP** Current Value: \$ _____ Mo. Contribution \$ _____
 - Keogh / Sep / CMA / CD** Current Value: \$ _____ Mo. Contribution \$ _____
 - Other Retirement Money** Current Value: \$ _____ Mo. Contribution \$ _____

Financial Independence Number (FIN) Formula

$$\frac{\$ \text{_____ k}}{\text{monthly inc}} \times 12 = \$ \frac{\text{_____ k}}{\text{annual inc}} \text{/year} \times 10 = \$ \frac{\text{_____ k}}{\text{FIN based on factor of 10}} \text{ (FIN \#)}$$

$$\frac{\$ \text{_____ k}}{\text{FIN \#}} \times 10\% = \$ \frac{\text{_____}}{\text{annual inc}} \text{/year} \div 12 = \$ \frac{\text{_____}}{\text{monthly inc wanted}} \text{/mth}$$

Experts recommend you pull down no more than 5% so your FIN# doubles
 $\$ \text{_____ k} \times 5\% = \$ \frac{\text{_____}}{\text{annual inc}} \text{/year} \div 12 = \$ \frac{\text{_____}}{\text{monthly inc wanted}} \text{/mth}$
Actual FIN # x 5% = annual inc ÷ 12 = monthly inc wanted

Example: \$4,000/mth x 12 = \$48,000 x 10 = \$480,000 x 10% = \$48,000 ÷ 12 = \$4,000

Experts recommend no more than 5% --- \$480,000 doubles to \$960,000 (FIN)

Actual FIN #

_____ % $\sqrt{\quad}$ 72

_____ % $\sqrt{\quad}$ 72

_____ % $\sqrt{\quad}$ 72

Age Now _____

Age Now _____

Age Now _____

Table of Futures

Monthly Investment	Years	Total	3%	6%	9%	12%
\$50.00	5	3,000	3,232	3,489	3,771	4,083
	10	6,000	6,987	8,194	9,676	11,502
	15	9,000	11,349	14,541	18,920	24,979
	20	12,000	16,415	23,102	33,394	49,463
	25	15,000	22,300	34,650	56,056	93,942
	30	18,000	29,137	50,226	91,537	174,748
	35	21,000	37,078	71,236	147,089	321,548
40	24,000	46,303	99,575	234,066	588,239	
\$100.00	5	6,000	6,465	6,977	7,542	8,167
	10	12,000	13,974	16,388	19,351	23,004
	15	18,000	22,697	29,082	37,841	49,958
	20	24,000	32,830	46,204	66,789	98,926
	25	30,000	44,601	69,299	112,112	187,885
	30	36,000	58,274	100,452	183,074	349,496
	35	42,000	74,156	142,471	294,178	643,096
40	48,000	92,606	199,149	468,132	1,176,477	

Must Accumulate _____ in next _____ years

Current Mo. Contribution \$ _____ Company Match \$ _____

Total Monthly Investment at current rate % _____ = \$ _____

Total at _____ % = \$ _____

Total at 9 % = \$ _____

Total at 12 % = \$ _____