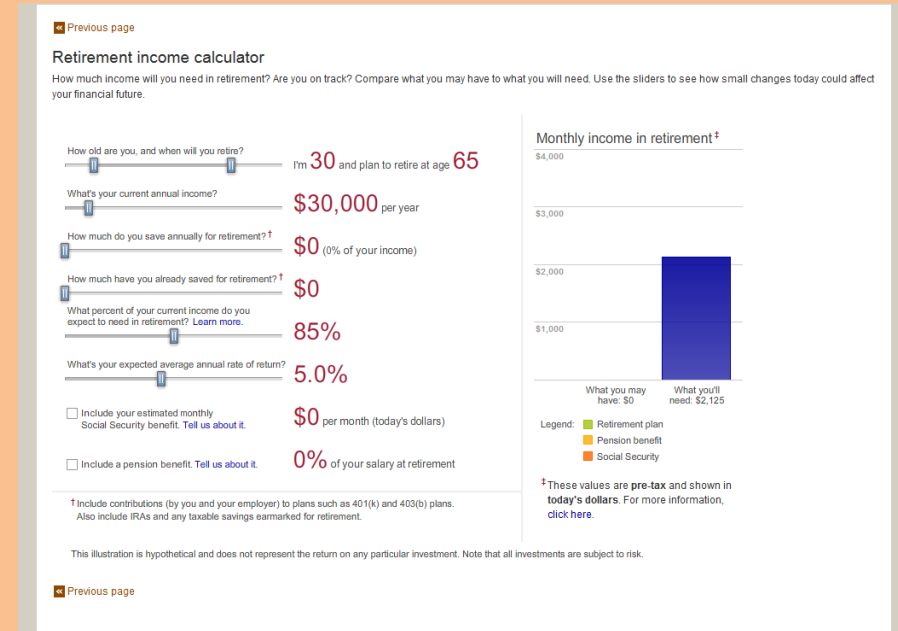


Retirement income calculator at Vanguard Group, Inc.

<https://retirementplans.vanguard.com/VGApp/pe/pubeducation/calculators/RetirementIncomeCalc.jsf>

Our representative household is currently _____ years old and will retire at an age of _____ years.

Their current annual income is _____.



Retirement income calculator at Vanguard Group, Inc.

Their annual savings rate is [leave blank for now] % of their annual income (pre-tax).

They have saved \$ 0 for retirement.

They want their retirement income to be _____ % of their current income.

Their expected average annual rate of return is _____ %.

Their estimated monthly Social Security benefit is \$ _____.



A savings rate that meets these goals is _____% of annual, pre-tax income.