TOTAL PERSONAL SAVINGS NEEDED FOR RETIREMENT

Part A

A	Estimated Gross Preretirement Income	
B	Replacement Rate	
C	Equivalent Retirement Income (line A × line B)	0
D	Estimated Annual Income from Social Security (Monthly Benefit × 12)	
E	Estimated Annual Pension Income (if any)	
F	Estimated Annual Income needed from Savings (line C - line D - line E)	0
G	Estimated Unadjusted Total Personal Savings needed (line F × 0.25)	0

Part B

ESTIMATED REQUIRED ANNUAL SAVINGS

(a) Age Saving Begins	(b) Unadjusted Savings from line G	(c) Savings Factor from Table	(a) Annual Savings [line G × (c)]	(e) Monthly Savings