

# WEALTH MANAGEMENT

## CURRENT ECONOMIC VALUE

<u>26</u> AGE		<u>25,000</u> INCOME		<u>65</u> RETIREMENT AGE
<u>65</u> RETIREMENT AGE	-	<u>26</u> CURRENT AGE	=	<u>39</u> WORKING YEARS
<u>39</u> WORKING YEAR	X	<u>25,000</u> INCOME	=	<u>\$975,000.00</u> REMAINING LIFE INCOME
<u>\$975,000.00</u> LIFE INCOME	X	<u>10%</u> SAVINGS	=	<u>\$97,500.00</u> SAVINGS GOAL
<u>\$97,500.00</u> SAVING GOAL	/	<u>39</u> SAVINGS	=	<u>\$2,500.00</u> ANNUAL SAVINGS NEEDED
<u>\$2,500.00</u> ANNUAL SAVINGS NEEDED	/	<u>12</u> MONTHS	=	<u>\$208.33</u> TARGET MONTHLY SAVINGS

**IN ORDER TO RETIRE AT AT AGE 65**  
**YOU WILL NEED TO SAVE \$208.33 MONTHLY**  
**FOR THE NEXT 39 YEARS**

# 30/70 Plan Budget

<u>30 %</u>	<u>70 %</u>
<u>10 % Tithing / Giving</u>	<u>HOUSEHOLD BUDGET</u>  <u>LIVING EXPENSES</u>
<u>10 % Saving &amp; Investing</u>	
<u>10 % Self – Personal</u>	
<ul style="list-style-type: none"> <li>• Self</li> <li>• <u>Spouse or Signiant Other</u></li> </ul>	

Each year pay yourself

10%

<u>30 %</u>	<u>60 %</u>
<u>10 % Tithing / Giving</u>	<u>HOUSEHOLD BUDGET</u>  <u>LIVING EXPENSES</u>
<u>15 % Saving &amp; Investing</u>	
<u>15 % Self – Personal</u>	
<ul style="list-style-type: none"> <li>• Self</li> <li>• <u>Spouse or Signiant Other</u></li> </ul>	

Discipline – Focus – Patience – Consistency – Self Sacrifice – Excellence

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