

Target savings
Avg annual interest rate

Target savings Avg annual interest rate	\$1,000,000	This is when you will be a millionaire!													
	0%														
\$100,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$90,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$80,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$70,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$60,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$50,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$45,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$40,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$35,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$30,000	33	43	48	53	58	63	68	73	78	83	88	93	98	103	
\$25,000	40	50	55	60	65	70	75	80	85	90	95	100	105	110	
\$20,000	50	60	65	70	75	80	85	90	95	100	105	110	115	120	
\$18,000	56	66	71	76	81	86	91	96	101	106	111	116	121	126	
\$16,000	63	73	78	83	88	93	98	103	108	113	118	123	128	133	
\$14,000	71	81	86	91	96	101	106	111	116	121	126	131	136	141	
\$12,000	83	93	98	103	108	113	118	123	128	133	138	143	148	153	
\$10,000	100	110	115	120	125	130	135	140	145	150	155	160	165	170	
\$8,000	125	135	140	145	150	155	160	165	170	175	180	185	190	195	
\$6,000	167	177	182	187	192	197	202	207	212	217	222	227	232	237	
\$4,000	250	260	265	270	275	280	285	290	295	300	305	310	315	320	
\$2,000	500	510	515	520	525	530	535	540	545	550	555	560	565	570	
\$1,000	1000	1010	1015	1020	1025	1030	1035	1040	1045	1050	1055	1060	1065	1070	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

Target savings Avg annual interest rate	\$1,000,000 1%	This is when you will be a millionaire!													
		10	20	25	30	35	40	45	50	55	60	65	70	75	80
\$100,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$90,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$80,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$70,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$60,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$50,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$45,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$40,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$35,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$30,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$25,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$20,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$18,000	44	54	59	64	69	74	79	84	89	94	99	104	109	114	
\$16,000	49	59	64	69	74	79	84	89	94	99	104	109	114	119	
\$14,000	54	64	69	74	79	84	89	94	99	104	109	114	119	124	
\$12,000	61	71	76	81	86	91	96	101	106	111	116	121	126	131	
\$10,000	70	80	85	90	95	100	105	110	115	120	125	130	135	140	
\$8,000	81	91	96	101	106	111	116	121	126	131	136	141	146	151	
\$6,000	99	109	114	119	124	129	134	139	144	149	154	159	164	169	
\$4,000	126	136	141	146	151	156	161	166	171	176	181	186	191	196	
\$2,000	180	190	195	200	205	210	215	220	225	230	235	240	245	250	
\$1,000	241	251	256	261	266	271	276	281	286	291	296	301	306	311	
If you save this much per year...	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

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Target savings
Avg annual interest rate

Target savings Avg annual interest rate	\$1,000,000 2%	This is when you will be a millionaire!													
	\$100,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79
\$90,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$80,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$70,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$60,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$50,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$45,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$40,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$35,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$30,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
If you save this much per year... \$25,000	30	40	45	50	55	60	65	70	75	80	85	90	95	100	
\$20,000	35	45	50	55	60	65	70	75	80	85	90	95	100	105	
\$18,000	38	48	53	58	63	68	73	78	83	88	93	98	103	108	
\$16,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$14,000	45	55	60	65	70	75	80	85	90	95	100	105	110	115	
\$12,000	50	60	65	70	75	80	85	90	95	100	105	110	115	120	
\$10,000	55	65	70	75	80	85	90	95	100	105	110	115	120	125	
\$8,000	63	73	78	83	88	93	98	103	108	113	118	123	128	133	
\$6,000	74	84	89	94	99	104	109	114	119	124	129	134	139	144	
\$4,000	90	100	105	110	115	120	125	130	135	140	145	150	155	160	
\$2,000	121	131	136	141	146	151	156	161	166	171	176	181	186	191	
\$1,000	154	164	169	174	179	184	189	194	199	204	209	214	219	224	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

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Target savings
Avg annual interest rate

	This is when you will be a millionaire!														
	\$1,000,000 3%														
\$100,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$90,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$80,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$70,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$60,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$50,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$45,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$40,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$35,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$30,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$25,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$20,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$18,000	33	43	48	53	58	63	68	73	78	83	88	93	98	103	
\$16,000	36	46	51	56	61	66	71	76	81	86	91	96	101	106	
\$14,000	39	49	54	59	64	69	74	79	84	89	94	99	104	109	
\$12,000	42	52	57	62	67	72	77	82	87	92	97	102	107	112	
\$10,000	47	57	62	67	72	77	82	87	92	97	102	107	112	117	
\$8,000	53	63	68	73	78	83	88	93	98	103	108	113	118	123	
\$6,000	61	71	76	81	86	91	96	101	106	111	116	121	126	131	
\$4,000	72	82	87	92	97	102	107	112	117	122	127	132	137	142	
\$2,000	94	104	109	114	119	124	129	134	139	144	149	154	159	164	
\$1,000	116	126	131	136	141	146	151	156	161	166	171	176	181	186	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

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Target savings
Avg annual interest rate

Target savings Avg annual interest rate	\$1,000,000 4%	This is when you will be a millionaire!													
	\$100,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79
\$90,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$80,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$70,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$60,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$50,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$45,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$40,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$35,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$30,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$25,000	24	34	39	44	49	54	59	64	69	74	79	84	89	94	
\$20,000	28	38	43	48	53	58	63	68	73	78	83	88	93	98	
\$18,000	30	40	45	50	55	60	65	70	75	80	85	90	95	100	
\$16,000	32	42	47	52	57	62	67	72	77	82	87	92	97	102	
\$14,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$12,000	37	47	52	57	62	67	72	77	82	87	92	97	102	107	
\$10,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$8,000	46	56	61	66	71	76	81	86	91	96	101	106	111	116	
\$6,000	52	62	67	72	77	82	87	92	97	102	107	112	117	122	
\$4,000	61	71	76	81	86	91	96	101	106	111	116	121	126	131	
\$2,000	78	88	93	98	103	108	113	118	123	128	133	138	143	148	
\$1,000	95	105	110	115	120	125	130	135	140	145	150	155	160	165	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

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Target savings
Avg annual interest rate

	\$1,000,000														
	5%	This is when you will be a millionaire!													
\$100,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$90,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$80,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$70,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$60,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$50,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$45,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$40,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$35,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$30,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$25,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$20,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$18,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$16,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$14,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$12,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$10,000	37	47	52	57	62	67	72	77	82	87	92	97	102	107	
\$8,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$6,000	46	56	61	66	71	76	81	86	91	96	101	106	111	116	
\$4,000	53	63	68	73	78	83	88	93	98	103	108	113	118	123	
\$2,000	67	77	82	87	92	97	102	107	112	117	122	127	132	137	
\$1,000	81	91	96	101	106	111	116	121	126	131	136	141	146	151	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

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Target savings
Avg annual interest rate

Target savings	\$1,000,000	This is when you will be a millionaire!													
		6%													
\$100,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$90,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$80,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$70,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$60,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$50,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$45,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$40,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$35,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$30,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$25,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$20,000	24	34	39	44	49	54	59	64	69	74	79	84	89	94	
\$18,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$16,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$14,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$12,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$10,000	33	43	48	53	58	63	68	73	78	83	88	93	98	103	
\$8,000	37	47	52	57	62	67	72	77	82	87	92	97	102	107	
\$6,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$4,000	48	58	63	68	73	78	83	88	93	98	103	108	113	118	
\$2,000	59	69	74	79	84	89	94	99	104	109	114	119	124	129	
\$1,000	71	81	86	91	96	101	106	111	116	121	126	131	136	141	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

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Target savings
Avg annual interest rate

	\$1,000,000														
	7%	This is when you will be a millionaire!													
\$100,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$90,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$80,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$70,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$60,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$50,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$45,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$40,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$35,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$30,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$25,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$20,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$18,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$16,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$14,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$12,000	28	38	43	48	53	58	63	68	73	78	83	88	93	98	
\$10,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$8,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$6,000	38	48	53	58	63	68	73	78	83	88	93	98	103	108	
\$4,000	43	53	58	63	68	73	78	83	88	93	98	103	108	113	
\$2,000	53	63	68	73	78	83	88	93	98	103	108	113	118	123	
\$1,000	63	73	78	83	88	93	98	103	108	113	118	123	128	133	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

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per year...

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Target savings
Avg annual interest rate

	\$1,000,000														
	8%														
	This is when you will be a millionaire!														
\$100,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$90,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$80,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$70,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$60,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$50,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$45,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$40,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$35,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$30,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$25,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$20,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$18,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$16,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$14,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$12,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$10,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$8,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$6,000	35	45	50	55	60	65	70	75	80	85	90	95	100	105	
\$4,000	40	50	55	60	65	70	75	80	85	90	95	100	105	110	
\$2,000	48	58	63	68	73	78	83	88	93	98	103	108	113	118	
\$1,000	57	67	72	77	82	87	92	97	102	107	112	117	122	127	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

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per year...

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Target savings
Avg annual interest rate

Target savings Avg annual interest rate	\$1,000,000 9%	This is when you will be a millionaire!													
	\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77
\$90,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$80,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$70,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$60,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$50,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$45,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$40,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$35,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$30,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$25,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$20,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$18,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$16,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$14,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$12,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$10,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$8,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$6,000	32	42	47	52	57	62	67	72	77	82	87	92	97	102	
\$4,000	37	47	52	57	62	67	72	77	82	87	92	97	102	107	
\$2,000	44	54	59	64	69	74	79	84	89	94	99	104	109	114	
\$1,000	52	62	67	72	77	82	87	92	97	102	107	112	117	122	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	This is when you will be a millionaire!														
	\$1,000,000 10%														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$80,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$70,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$60,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$50,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$45,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$40,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$35,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$30,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$25,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$20,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$18,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$16,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$14,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$12,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$10,000	25	35	40	45	50	55	60	65	70	75	80	85	90	95	
\$8,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$6,000	30	40	45	50	55	60	65	70	75	80	85	90	95	100	
\$4,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$2,000	41	51	56	61	66	71	76	81	86	91	96	101	106	111	
\$1,000	48	58	63	68	73	78	83	88	93	98	103	108	113	118	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	This is when you will be a millionaire!														
	\$1,000,000 11%														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$80,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$70,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$60,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$50,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$45,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$40,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$35,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$30,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$25,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$20,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$18,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$16,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$14,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$12,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$10,000	24	34	39	44	49	54	59	64	69	74	79	84	89	94	
\$8,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$6,000	28	38	43	48	53	58	63	68	73	78	83	88	93	98	
\$4,000	32	42	47	52	57	62	67	72	77	82	87	92	97	102	
\$2,000	39	49	54	59	64	69	74	79	84	89	94	99	104	109	
\$1,000	45	55	60	65	70	75	80	85	90	95	100	105	110	115	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	\$1,000,000														
	12%														
	This is when you will be a millionaire!														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$80,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$70,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$60,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$50,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$45,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$40,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$35,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$30,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$25,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$20,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$18,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$16,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$14,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$12,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$10,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$8,000	24	34	39	44	49	54	59	64	69	74	79	84	89	94	
\$6,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$4,000	30	40	45	50	55	60	65	70	75	80	85	90	95	100	
\$2,000	36	46	51	56	61	66	71	76	81	86	91	96	101	106	
\$1,000	42	52	57	62	67	72	77	82	87	92	97	102	107	112	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	\$1,000,000														
	13%														
	This is when you will be a millionaire!														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$80,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$70,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$60,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$50,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$45,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$40,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$35,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$30,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$25,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$20,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$18,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$16,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$14,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$12,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$10,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$8,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$6,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$4,000	29	39	44	49	54	59	64	69	74	79	84	89	94	99	
\$2,000	34	44	49	54	59	64	69	74	79	84	89	94	99	104	
\$1,000	40	50	55	60	65	70	75	80	85	90	95	100	105	110	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	\$1,000,000	This is when you will be a millionaire!													
	14%														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$80,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$70,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$60,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$50,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$45,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$40,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$35,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$30,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$25,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$20,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$18,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$16,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$14,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$12,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$10,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$8,000	22	32	37	42	47	52	57	62	67	72	77	82	87	92	
\$6,000	24	34	39	44	49	54	59	64	69	74	79	84	89	94	
\$4,000	27	37	42	47	52	57	62	67	72	77	82	87	92	97	
\$2,000	33	43	48	53	58	63	68	73	78	83	88	93	98	103	
\$1,000	38	48	53	58	63	68	73	78	83	88	93	98	103	108	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age

Target savings
Avg annual interest rate

	\$1,000,000														
	15%														
	This is when you will be a millionaire!														
\$100,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$90,000	7	17	22	27	32	37	42	47	52	57	62	67	72	77	
\$80,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$70,000	8	18	23	28	33	38	43	48	53	58	63	68	73	78	
\$60,000	9	19	24	29	34	39	44	49	54	59	64	69	74	79	
\$50,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$45,000	10	20	25	30	35	40	45	50	55	60	65	70	75	80	
\$40,000	11	21	26	31	36	41	46	51	56	61	66	71	76	81	
\$35,000	12	22	27	32	37	42	47	52	57	62	67	72	77	82	
\$30,000	13	23	28	33	38	43	48	53	58	63	68	73	78	83	
\$25,000	14	24	29	34	39	44	49	54	59	64	69	74	79	84	
\$20,000	15	25	30	35	40	45	50	55	60	65	70	75	80	85	
\$18,000	16	26	31	36	41	46	51	56	61	66	71	76	81	86	
\$16,000	17	27	32	37	42	47	52	57	62	67	72	77	82	87	
\$14,000	18	28	33	38	43	48	53	58	63	68	73	78	83	88	
\$12,000	19	29	34	39	44	49	54	59	64	69	74	79	84	89	
\$10,000	20	30	35	40	45	50	55	60	65	70	75	80	85	90	
\$8,000	21	31	36	41	46	51	56	61	66	71	76	81	86	91	
\$6,000	23	33	38	43	48	53	58	63	68	73	78	83	88	93	
\$4,000	26	36	41	46	51	56	61	66	71	76	81	86	91	96	
\$2,000	31	41	46	51	56	61	66	71	76	81	86	91	96	101	
\$1,000	36	46	51	56	61	66	71	76	81	86	91	96	101	106	
	0	10	15	20	25	30	35	40	45	50	55	60	65	70	

If you save this much
per year...

... And you start investing at this age