What You'll Learn:

- How powerful are your dollars?
- How much to invest every month to become a millionaire?

WEALTH FORMULA

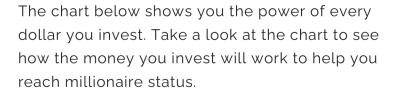
The formula for building wealth is simple: spend less than you make and invest the difference strategically.

INVEST STRATEGICALLY

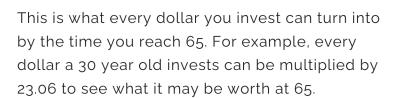
Things to consider:

- Pay yourself first.
- Diversify your portfolio, i.e., business, stocks, bonds, and real estate. etc.
- Use taxable, taxdeferred, and tax-free accounts to grow your assets.

OPPORTUNITY



SOLUTIONS





Assumed lifetime rate of return is 10% for a 20 year old, decreasing by 0.1% for each year, reaching a terminal return of 5.5% for a 65 year old.





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Every dollar you invest for the future has the power to lead you to financial independence.

Below is a mathematical breakdown of what every dollar invested could become by age 65. See how much you need to invest to reach \$1 million (or \$2 million) invested by retirement.

Age	Wealth Factor	Monthly Investment to Reach \$1 Million at 65	Monthly Investment to Reach \$2 Million at 65
0	647.47	\$13	\$26
1	586.09	\$14	\$28
2	530.54	\$16	\$31
3	480.25	\$17	\$35
4	434.73	\$19	\$38
5	393.52	\$21	\$42
6	356.22	\$23	\$47
7	322.46	\$26	\$52
8	291.89	\$29	\$57
9	264.22	\$32	\$63
10	239.18	\$35	\$70
11	216.51	\$39	\$77
12	195.99	\$43	\$85
13	177.41	\$47	\$94
14	160.59	\$52	\$104
15	145.37	\$58	\$115
16	131.59	\$64	\$128

Age	Wealth Factor	Monthly Investment to Reach \$1 Million at 65	Monthly Investment to Reach \$2 Million at 65
17	119.12	\$71	\$141
18	107.83	\$78	\$156
19	97.61	\$86	\$173
20	88.35	\$95	\$191
21	76.56	\$109	\$218
22	66.48	\$125	\$249
23	57.84	\$142	\$284
24	50.42	\$162	\$324
25	44.04	\$184	\$368
26	38.54	\$209	\$417
27	33.80	\$236	\$473
28	29.70	\$267	\$534
29	26.14	\$302	\$603
30	23.06	\$340	\$680
31	20.39	\$383	\$765
32	18.05	\$430	\$860
33	16.02	\$483	\$965









Age	Wealth Factor	Monthly Investment to Reach \$1 Million at 65	Monthly Investment to Reach \$2 Million at 65
34	14.25	\$541	\$1,082
35	12.69	\$606	\$1,212
36	11.33	\$678	\$1,356
37	10.14	\$757	\$1,514
38	9.08	\$845	\$1,690
39	8.16	\$943	\$1,886
40	7.34	\$1,052	\$2,104
41	6.62	\$1,172	\$2,344
42	5.98	\$1,306	\$2,612
43	5.41	\$1,454	\$2,908
44	4.91	\$1,620	\$3,240
45	4.46	\$1,806	\$3,612
46	4.06	\$2,014	\$4,028
47	3.71	\$2,248	\$4,496
48	3.39	\$2,512	\$5,024
49	3.10	\$2,812	\$5,624

Age	Wealth Factor	Monthly Investment to Reach \$1 Million at 65	Monthly Investment to Reach \$2 Million at 65
50	2.85	\$3,155	\$6,310
51	2.62	\$3,549	\$7,098
52	2.41	\$4,006	\$8,012
53	2.23	\$4,541	\$9,082
54	2.06	\$5,176	\$10,352
55	1.91	\$5,938	\$11,876
56	1.78	\$6,871	\$13,742
57	1.65	\$8,038	\$16,076
58	1.54	\$9,538	\$19,076
59	1.44	\$11,537	\$23,074
60	1.35	\$14,333	\$28,666
61	1.27	\$18,523	\$37,046
62	1.19	\$25,498	\$50,996
63	1.12	\$39,436	\$78,872
64	1.06	\$81,216	\$162,432
65	1.00	\$1,000,000	\$2,000,000

^{*}All dollar values rounded to the nearest whole dollar.



