

Million Dollar Wealth Factor

Is it to late to be a millionaire?

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, tax-deferred, and tax-free accounts to grow your assets.

OPPORTUNITY

The chart below shows you the power of every dollar you invest. Take a look at the chart to see how the money you invest will work to help you reach millionaire status.

SOLUTIONS

This is what every dollar you invest can turn into by the time you reach 65. For example, every dollar a 30 year old invests can be multiplied by 23.06 to see what it may be worth at 65.



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.

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



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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.



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