Monthly Retirement Savings *Gap Calculator*

Based on your age and current portfolio...

1. Find your age
2. Find your current portfolio value

The number you see is approximately how much additional monthly saving would be required under these assumptions.

Negative numbers = amount you would be short per month in retirement
Green numbers = currently on track or ahead

Assumptions Used

- ✔️ **Retirement age:** 65
- ✔️ **Current Income:** $125,000
- ✔️ **Social Security:** $30,000/year
- ✔️ **Expected Return:** 8%
- ✔️ **Goal:** Replace 80% of income
- ✔️ **Cost of Living Adjustment:** 2.8%

- Major Gap
- Moderate Gap
- Small Gap
- On Track

Negative (-) numbers show approximately how much **LESS money** you would have **each month** after retiring, given your current age, portfolio value and assumptions.

"Fully Funded" or positive (+) numbers mean you're **currently on pace** or ahead under these assumptions.

Portfolio Value →	$25K	$50K	$75K	$100K	$150K	$200K	$250K	$500K	$1M
Age 35 (30 yrs to retire)	-$970	-$786	-$603	-$420	-$53	+$314	Fully Funded	Fully Funded	Fully Funded
Age 40 (25 yrs to retire)	-$1,564	-$1,371	-$1,178	-$985	-$599	-$213	+$173	Fully Funded	Fully Funded
Age 45 (20 yrs to retire)	-$2,465	-$2,256	-$2,046	-$1,837	-$1,419	-$1,001	-$583	Fully Funded	Fully Funded
Age 50 (15 yrs to retire)	-$3,967	-$3,728	-$3,489	-$3,250	-$2,772	-$2,294	-$1,816	Fully Funded	Fully Funded
Age 55 (10 yrs to retire)	-$6,949	-$6,646	-$6,343	-$6,039	-$5,433	-$4,826	-$4,219	-$1,186	Fully Funded
Age 60 (5 yrs to retire)	-$15,807	-$15,300	-$14,793	-$14,286	-$13,272	-$12,258	-$11,244	-$6,175	Fully Funded

What Your Retirement Gap Number Means

If your result shows:

✅**ON TRACK**

You're currently on pace or ahead for retirement under these assumptions.

❌**NEGATIVE NUMBER**

You're currently behind the pace for retirement under these assumptions.

For Example:

An investor with this profile:

Current Age: 50
Expected Retirement Age: 65
Portfolio Value: $100,000
Estimated Yearly Return: 8%

Would have an:

Estimated monthly income gap:
$3,250 per month in retirement

Fortunately, there are other ways to close the gap besides simply saving more money.

An investment strategy, tax planning, retirement timing, Social Security optimization, and withdrawal planning can dramatically improve the outcome.