# How much should you save?

## Income Replacement in Retirement
## by age and savings rate

| Age | Savings Rate 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|---|---|---|---|---|---|---|---|
| 20 | 91% | 136% | 181% | 227% | 272% | 317% | 362% |
| 25 | 66% | 99% | 132% | 165% | 198% | 231% | 264% |
| 30 | 48% | 71% | 95% | 119% | 143% | 167% | 191% |
| 35 | 34% | 51% | 68% | 85% | 102% | 119% | 136% |
| 40 | 24% | 35% | 47% | 59% | 71% | 83% | 95% |
| 45 | 16% | 24% | 32% | 40% | 48% | 56% | 64% |
| 50 | 10% | 15% | 21% | 26% | 31% | 36% | 41% |
| 55 | 6% | 9% | 12% | 15% | 18% | 21% | 24% |
| 60 | 3% | 4% | 6% | 7% | 8% | 10% | 11% |

**Assumed rate of return is 6% annually.**

**Numbers are rounded.**

**This chart is for informational purposes only. It is not financial advice and should not be relied upon as financial advice.**
**It does not take into account the investment objectives or financial situation of any particular investor.**