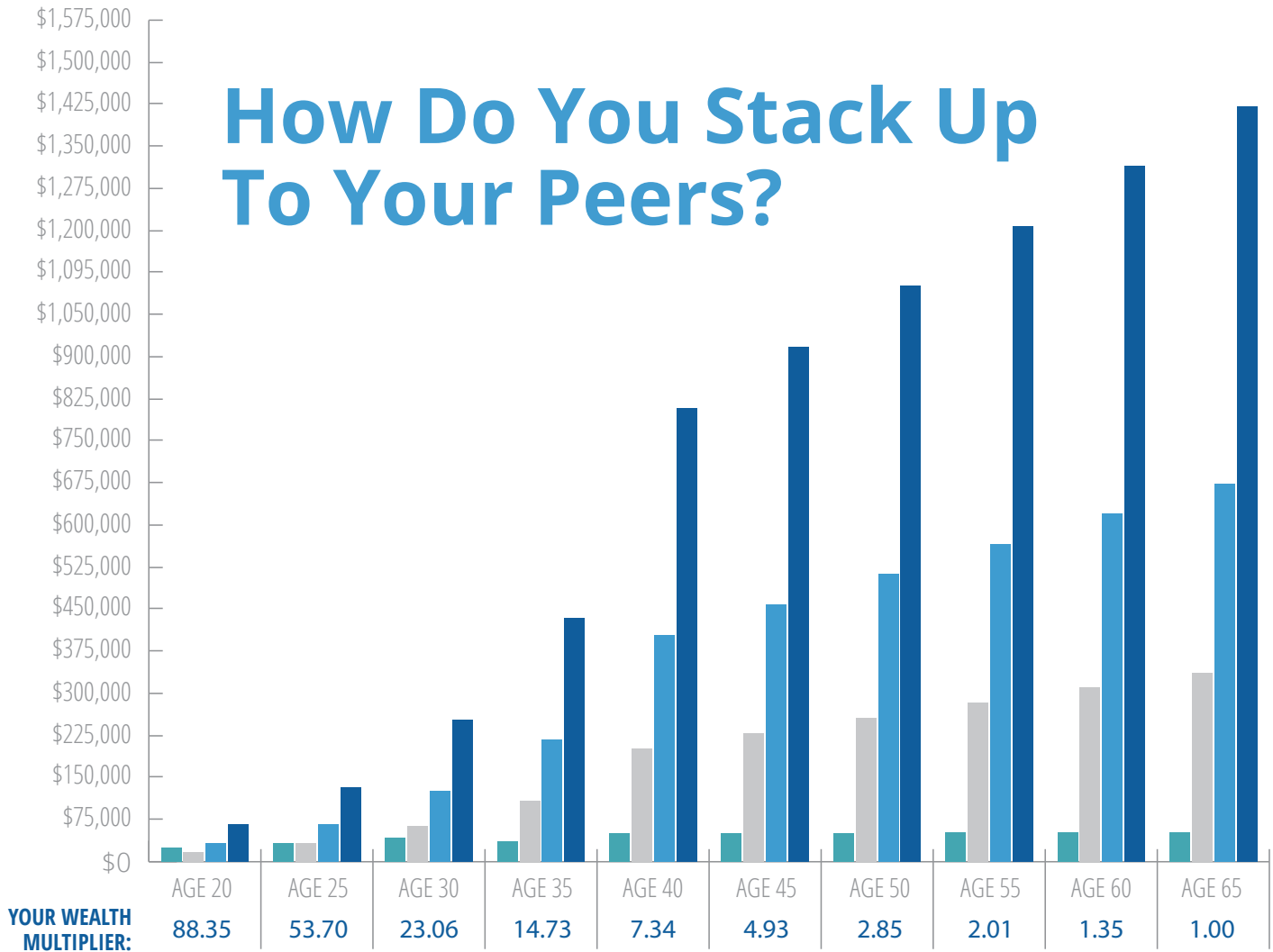




How Do You Stack Up To Your Peers?



BLS Average Income - Average Income by Age from the [Bureau of Labor Statistics](#)

"On The Curve" - What your net worth should be:
 Before 40 Formula: $\text{Age} \times \text{Income} / (10 + \text{Number of years until age 40})$
 After 40 Formula: $\text{Age} \times \text{Income} / 10$

"Mental Financial Mutant" - Someone who has twice the prescribed Net Worth for their age
 Formula: "On The Curve" X 2

Married - Someone who is married (i.e. same income doubled)
 Formula: "Mental Financial Mutant" X 2

Your Wealth Multiplier:

This is what every dollar you put to work can turn into by the time you reach 65. Every dollar a 30 year old saves/has saved can be multiplied by 23.06 to see what it would be worth at 65.

Rates of Return:

20s = 10%
 30s = 9%
 40s = 8%
 50s = 7%
 60s = 6%