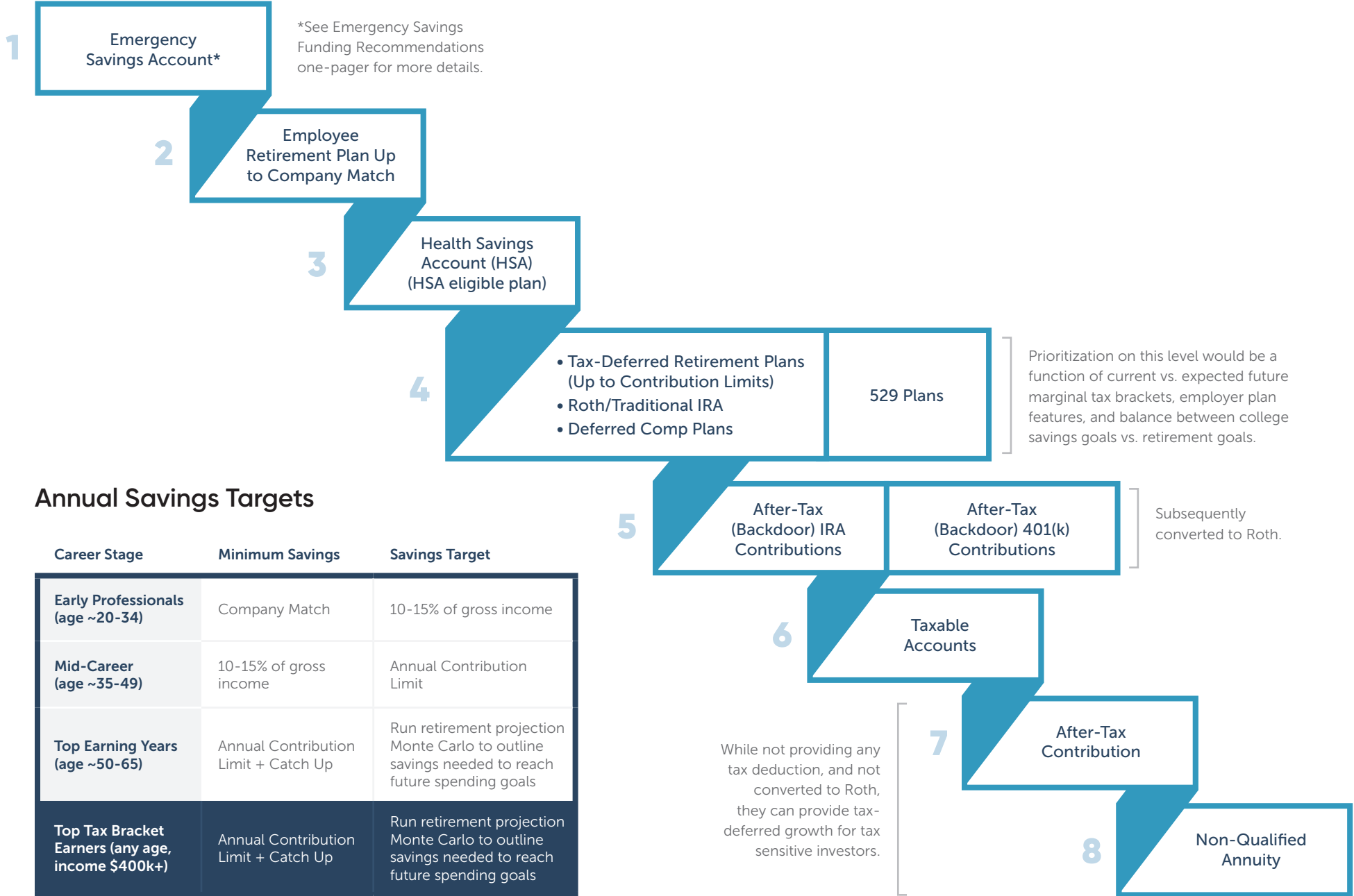


Hierarchy of Savings Vehicles for Households



Annual Savings Targets

Career Stage	Minimum Savings	Savings Target
Early Professionals (age ~20-34)	Company Match	10-15% of gross income
Mid-Career (age ~35-49)	10-15% of gross income	Annual Contribution Limit
Top Earning Years (age ~50-65)	Annual Contribution Limit + Catch Up	Run retirement projection Monte Carlo to outline savings needed to reach future spending goals
Top Tax Bracket Earners (any age, income \$400k+)	Annual Contribution Limit + Catch Up	Run retirement projection Monte Carlo to outline savings needed to reach future spending goals