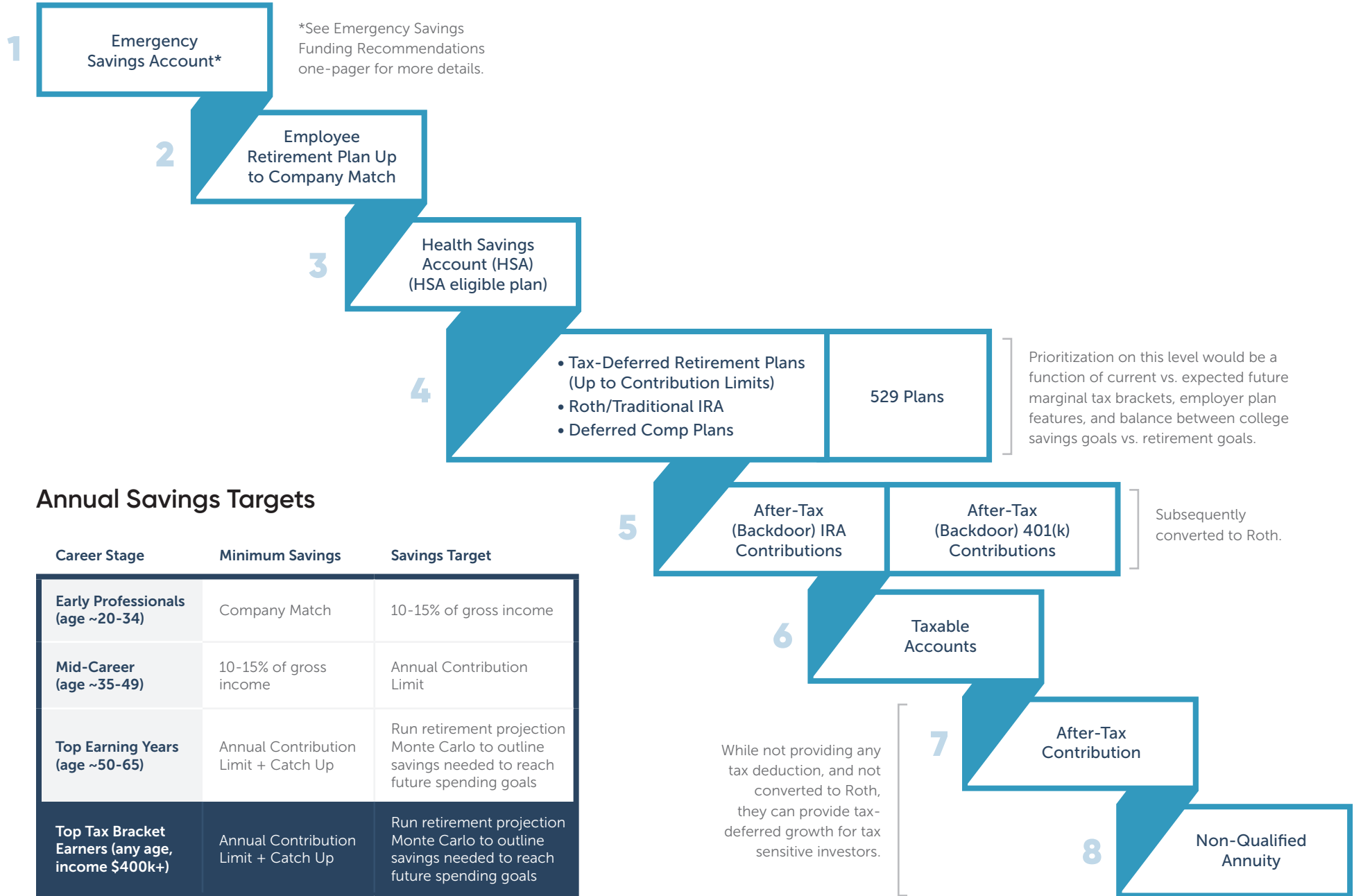


Hierarchy of Savings Vehicles for Households



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 |