



INCOME REPLACEMENT GRID

INDIVIDUAL PLANNING

ASSUMES THE LUMP SUM SHOWN BELOW EARNS A RATE OF 4% AND A 20% EFFECTIVE TAX RATE ON THE INVESTMENT EARNINGS.

Years of Income Needed		5	10	15	20	25	30	35	40	45	50	55	60	
Annual Income Provided The initial annual income is shown in the chart. It is assumed to grow at a 3% rate each year.	Annual	\$36,000	179,304	356,877	532,736	706,897	879,377	1,050,193	1,219,360	1,386,894	1,552,810	1,717,126	1,879,855	2,041,013
	Monthly	\$3,000												
	Annual	\$42,000	209,188	416,356	621,525	824,713	1,025,940	1,225,225	1,422,586	1,618,043	1,811,612	2,003,313	2,193,164	2,381,182
	Monthly	\$3,500												
	Annual	\$48,000	239,072	475,836	710,314	942,529	1,172,503	1,400,257	1,625,813	1,849,192	2,070,414	2,289,501	2,506,473	2,721,351
	Monthly	\$4,000												
	Annual	\$54,000	268,956	535,315	799,103	1,060,346	1,319,066	1,575,289	1,829,040	2,080,340	2,329,216	2,575,689	2,819,782	3,061,520
	Monthly	\$4,500												
	Annual	\$60,000	298,839	594,794	887,893	1,178,162	1,465,629	1,750,322	2,032,266	2,311,489	2,588,017	2,861,876	3,133,092	3,401,689
	Monthly	\$5,000												
	Annual	\$66,000	328,723	654,274	976,682	1,295,978	1,612,192	1,925,354	2,235,493	2,542,638	2,846,819	3,148,064	3,446,401	3,741,858
	Monthly	\$5,500												
	Annual	\$72,000	358,607	713,753	1,065,471	1,413,794	1,758,755	2,100,386	2,438,720	2,773,787	3,105,621	3,434,251	3,759,710	4,082,027
	Monthly	\$6,000												
	Annual	\$78,000	388,491	773,233	1,154,260	1,531,610	1,905,318	2,275,418	2,641,946	3,004,936	3,364,423	3,720,439	4,073,019	4,422,196
	Monthly	\$6,500												
	Annual	\$84,000	418,375	832,712	1,243,050	1,649,426	2,051,881	2,450,450	2,845,173	3,236,085	3,623,224	4,006,627	4,386,328	4,762,365
	Monthly	\$7,000												
	Annual	\$90,000	448,259	892,192	1,331,839	1,767,243	2,198,444	2,625,482	3,048,399	3,467,234	3,882,026	4,292,814	4,699,637	5,102,534
	Monthly	\$7,500												
	Annual	\$96,000	478,143	951,671	1,420,628	1,885,059	2,345,007	2,800,515	3,251,626	3,698,383	4,140,828	4,579,002	5,012,946	5,442,702
	Monthly	\$8,000												
	Annual	\$102,000	508,027	1,011,150	1,509,417	2,002,875	2,491,569	2,975,547	3,454,853	3,929,532	4,399,629	4,865,189	5,326,256	5,782,871
	Monthly	\$8,500												
	Annual	\$108,000	537,911	1,070,630	1,598,207	2,120,691	2,638,132	3,150,579	3,658,079	4,160,681	4,658,431	5,151,377	5,639,565	6,123,040
	Monthly	\$9,000												
	Annual	\$114,000	567,795	1,130,109	1,686,996	2,238,507	2,784,695	3,325,611	3,861,306	4,391,830	4,917,233	5,437,565	5,952,874	6,463,209
	Monthly	\$9,500												
Annual	\$120,000	597,679	1,189,589	1,775,785	2,356,324	2,931,258	3,500,643	4,064,533	4,622,979	5,176,035	5,723,752	6,266,183	6,803,378	
Monthly	\$10,000													
Annual	\$180,000	896,518	1,784,383	2,663,678	3,534,485	4,396,887	5,250,965	6,096,799	6,934,468	7,764,052	8,585,628	9,399,275	10,205,067	
Monthly	\$15,000													
Annual	\$240,000	1,195,358	2,379,178	3,551,571	4,712,647	5,862,516	7,001,287	8,129,065	9,245,958	10,352,069	11,447,505	12,532,366	13,606,756	
Monthly	\$20,000													
Annual	\$300,000	1,494,197	2,973,972	4,439,463	5,890,809	7,328,145	8,751,608	10,161,331	11,557,447	12,940,087	14,309,381	15,665,458	17,008,445	
Monthly	\$25,000													
Annual	\$500,000	2,490,329	4,956,620	7,399,105	9,818,015	12,213,576	14,586,014	16,935,552	19,262,412	21,566,811	23,848,968	26,109,096	28,347,408	
Monthly	\$41,667													
Annual	\$750,000	3,735,493	7,434,930	11,098,658	14,727,022	18,320,364	21,879,021	25,403,328	28,893,617	32,350,217	35,773,452	39,163,644	42,521,113	
Monthly	\$62,500													
Annual	\$1,000,000	4,980,658	9,913,240	14,798,211	19,636,029	24,427,152	29,172,028	33,871,104	38,524,823	43,133,622	47,697,936	52,218,192	56,694,817	
Monthly	\$83,333													

The information presented is hypothetical and not intended to project or predict investment results.

For Financial Professional Use Only. Not intended for consumers

Most insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Ask your financial professional to provide you with costs and complete details. Guarantees are based on the claims-paying ability of the issuing insurance company. AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice.



AIMCOR Group, LLC | All Rights Reserved