

STRATEGIC RETIREMENT PLAN SAVINGS METHODOLOGY

The purpose of the strategic retirement plan savings methodology is to help a prospective home buyer take into account his retirement savings obligation as part of his home purchase decision. By answering the four questions below, the strategic retirement plan savings methodology will calculate the amount of money that the prospective home buyer needs to accumulate by the day he retires in order to achieve his retirement objective, and it will calculate the amount of money that he needs to save each year in order to meet his retirement objective. By utilizing this information, the prospective home buyer will be able to make a prudent home purchase decision.

STRATEGIC RETIREMENT PLAN SAVINGS CALCULATOR

Retirement Savings Factors	Amount, Term, or Interest Rate	Savings Requirement	Dollar Amount
Required annual pre-tax retirement benefit amount	\$ <input type="text" value="50000"/>	Cumulative Savings Requirement	\$ 500,000
Estimated annual social security benefit amount	\$ <input type="text" value="20000"/>	Annual Savings Requirement	\$ 6,325
Estimated number of working years prior to retirement	<input type="text" value="30"/>	Monthly Savings Requirement	\$ 527
Estimated annual rate-of-return on investments	<input type="text" value="6"/> %	* For more information about our Strategic Retirement Plan Savings Methodology, please watch our video presentation.	
Strategic Retirement Plan Savings Calculator	<input type="button" value="Run Analysis"/>		

IMPORTANT NOTES ABOUT THE STRATEGIC RETIREMENT PLAN SAVINGS METHODOLOGY

In the event the prospective home buyer does not believe that he can achieve the Cumulative Savings Requirement, he has three retirement strategy options that he can implement in order to meet his retirement objective. First, the prospective home buyer can reduce his required annual pre-tax retirement benefit amount to a minimum sustainable level in order to reduce his Cumulative Savings Requirement. Second, the prospective home buyer can decide to work more years in order to have more time to accumulate the Cumulative Savings Requirement. Finally, the prospective home buyer can develop a strategic retirement plan strategy that will allow him to increase his annual rate-of-return on investments. In the event that the prospective home buyer does not believe that any of these three options are feasible alternatives, the prospective home buyer will need to increase his earning power to a level that will allow him to meet his original Cumulative Savings Requirement.

The prospective home buyer can obtain his estimated annual social security benefit amount by visiting the Social Security website and reviewing his "My Social Security Account." Visit: <http://www.ssa.gov/myaccount/>.

The Strategic Retirement Plan Savings Calculator will allow the prospective home buyer to conduct a strategic retirement plan savings analysis based on an estimated number of working years from 10 years through 50 years.

The Strategic Retirement Plan Savings Calculator will allow the prospective home buyer to conduct a strategic retirement plan savings analysis based on an estimated annual rate of return on investments from 1% through 20%.