

Your 1st Million Plan — Europe Edition

15-Year Steady Wealth Path (Minimal & Motivational)

This page is your steady-growth map — a calm, methodical route to your first €1,000,000. Designed for long-term investors who prefer compounding, consistency, and peace of mind.

Expected Annual Return	Monthly Investment Needed
3%	€4,406
5%	€3,741
7%	€3,155
10%	€2,413

Steady Steps

1. Automate monthly investing — treat it like rent.
2. Use low-cost ETFs (Europe-wide or Global All-Cap UCITS).
3. Reinvest dividends — let compounding do the heavy lifting.
4. Check allocation once per year, not per mood.
5. Keep costs < 0.2% annually.
6. Stay the course — markets wobble, compounding doesn't.
7. Increase monthly savings when income grows.
8. Hold through fear; trim greed.
9. Avoid leverage; embrace patience.
10. Enjoy the process — each month, you buy your future freedom.

Milestone Compass (at ~7% annual return)

Year 1 → ~€39,000 invested

Year 5 → ~€230,000 total

Year 10 → ~€565,000 total

Year 15 → ~€1,000,000 goal

"Compounding is the most patient ally of freedom — it asks only that you keep showing up."