



# ANNUAL INVESTMENT CHART

*(Amount to invest each year to reach your goal)*

How to find the amount you need to invest each year to reach your goal

First, run your finger down the left-hand column until you get to the number of years you will be investing money annually. Second, run your finger across to the percentage at which it will be invested. The number at which the year and the percentage intersect is the number you will use to divide into the total amount you will eventually need.

Imagine for example, that in 30 years you will need \$1,000,000 and want to know what you need to invest each year at an average interest rate of 10% in order to achieve that amount. First, you will run your finger down the year column to the year 30. You will then move it over to the 10% column where you will find the number (factor) 164.49. This is the number (factor) you will use to divide into \$1,000,000 to learn the amount to need to invest annually in order to meet your objective. In this case, \$1,000,000 divided by 164.49 equals \$6,079.40. This means your investment annually of \$6,079.40 or \$506.62 each month over a 30 year period will provide you with a nest egg of \$1,000,000.00.

This is a gain of \$817,630 on a total investment of \$182,370 (\$6,079.40 X 30 years)

Period

of Years	1%	2%	3%	4%	5%	6%	7%	8%	9%
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.100	2.0200	2.0300	2.0400	2.0500	2.0600	2.0700	2.0800	2.0900
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731
5	5.1010	5.2040	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847
6	6.1520	6.3081	6.4684	6.6330	6.8019	6.9753	7.1533	7.3359	7.5233
7	7.2135	7.4343	7.6625	7.8983	8.1420	8.3938	8.6540	8.9228	9.2004
8	8.2857	8.5830	8.8923	8.2142	9.5491	9.8975	10.259	10.636	11.028
9	9.3685	9.7546	10.159	10.582	11.026	11.491	11.978	12.487	13.021
10	10.462	10.949	11.463	12.006	12.577	13.180	13.816	14.486	15.192
11	11.566	12.168	12.807	13.486	14.206	14.971	15.783	16.645	17.560
12	12.682	13.412	14.192	15.025	15.917	16.869	17.888	18.977	20.140
13	13.809	14.680	15.617	16.626	17.713	18.882	20.140	21.495	22.953
14	14.947	15.973	17.086	18.291	19.598	21.051	22.550	24.214	26.019
15	16.096	17.293	18.598	20.023	21.578	23.276	25.129	27.152	29.360
16	17.257	18.639	20.156	21.824	23.657	25.672	27.888	30.324	33.003
17	18.430	20.012	21.761	23.697	25.840	28.212	30.840	33.750	36.973
18	19.614	21.412	23.414	25.645	28.132	30.905	33.999	37.450	41.301
19	20.810	22.840	25.116	27.671	30.539	33.760	37.379	41.446	46.018
20	22.019	24.297	26.870	29.778	33.066	36.785	40.995	45.762	51.160
21	23.239	25.783	28.783	31.969	35.719	39.992	44.865	50.422	56.764
22	24.471	27.299	30.536	34.248	38.505	43.392	49.005	55.456	62.873
23	25.716	28.845	32.452	36.617	41.430	46.995	53.436	60.893	69.531
24	26.973	30.421	34.426	39.082	44.502	50.815	58.176	66.764	76.789
25	28.243	32.030	36.459	41.645	47.727	54.864	63.249	73.105	84.700
26	29.525	33.670	38.553	44.311	51.113	59.156	68.676	79.954	93.323
27	30.820	35.344	40.709	47.084	54.669	63.705	74.483	87.350	102.72
28	32.129	37.051	42.930	49.967	58.402	68.528	80.697	95.338	112.96
29	33.450	38.792	45.218	52.966	62.322	73.639	87.346	103.96	124.13
30	34.784	40.568	47.575	56.084	66.438	79.058	94.460	113.28	136.30
40	48.886	60.402	75.401	95.025	120.79	154.76	199.63	259.05	337.88
50	64.463	84.579	112.79	152.66	209.34	290.33	406.52	573.76	815.08
60	81.669	114.05	163.05	237.99	353.58	533.12	813.52	1253.2	1944.7

Period of Years	12%	14%	15%	16%	18%	20%	24%	28%	32%	
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.1200	2.1400	2.1500	2.1600	2.1800	2.2000	2.2400	2.2800	2.3200	2.3600
3	3.3744	3.4396	3.4725	3.5056	3.5724	3.6400	3.7776	3.9184	4.0624	4.2096
4	4.7793	4.9211	4.9934	5.0665	5.2154	5.3680	5.6842	6.0156	6.3624	6.7251
5	6.3528	6.6101	6.7424	6.8771	7.1542	7.4416	8.0484	8.6999	9.3983	10.146
6	8.1152	8.5355	8.7537	8.9775	9.4420	9.9299	10.980	12.135	13.405	14.798
7	10.089	10.730	11.066	11.413	12.141	12.915	14.615	16.533	18.695	21.126
8	12.299	13.232	13.726	14.240	15.327	16.499	19.122	22.163	25.678	29.731
9	14.775	16.085	16.785	17.518	19.085	20.798	24.712	29.369	34.895	41.435
10	17.548	19.337	20.303	21.321	23.521	25.958	31.634	38.592	47.061	57.351
11	20.654	23.044	24.349	25.732	28.755	32.150	40.237	50.398	63.121	78.998
12	24.133	27.270	29.001	30.850	34.931	39.580	50.894	65.510	84.320	108.43
13	28.029	32.088	34.351	36.786	42.218	48.496	64.109	84.852	112.30	148.47
14	32.392	37.581	40.504	43.672	50.818	59.195	80.496	109.61	149.23	202.92
15	37.279	43.842	47.580	51.659	60.965	72.035	100.81	141.30	197.99	276.97
16	42.753	50.980	55.717	60.925	72.939	87.442	126.04	181.86	262.35	377.69
17	48.883	59.117	65.075	71.673	87.068	105.93	157.25	233.79	347.30	514.66
18	55.749	68.394	75.394	84.140	103.74	128.11	195.99	300.25	459.44	700.93
19	63.439	78.969	88.211	98.603	123.41	154.74	244.03	385.32	607.47	954.27
20	72.052	91.042	102.44	115.37	146.62	186.68	303.60	494.21	802.86	1298.8
21	81.698	104.76	118.81	134.84	174.02	225.02	377.46	633.59	1060.7	1767.3
22	92.502	120.43	137.63	157.41	206.34	271.03	469.05	811.99	1401.2	2404.6
23	104.60	138.29	159.27	183.60	244.48	326.23	582.62	1040.3	1850.6	3271.3
24	118.15	158.65	184.16	213.97	289.49	392.48	723.46	1332.6	2443.8	4449.9
25	133.33	181.87	212.79	249.21	342.60	471.98	898.09	1706.8	3226.8	6052.9
26	150.33	208.33	245.71	290.08	405.27	567.37	1114.6	2185.7	4260.4	8233.0
27	169.37	238.49	283.56	337.50	479.22	681.85	1383.1	2798.7	5624.7	11197.9
28	190.69	272.88	327.10	392.50	566.48	819.22	1716.0	3583.3	7425.6	15230.2
29	214.58	312.09	377.16	456.30	669.44	964.06	2128.9	4587.6	9802.9	20714.1
30	241.33	356.78	434.74	530.31	790.94	1181.8	2640.9	5873.2	12940.	28172.2
40	767.09	1342.0	1779.0	2360.7	4163.2	7343.8	22728.	69377.	*	*
50	2400.0	4994.5	7217.7	10435.	21813.	45497.	*	*	*	*
60	7471.6	18535.	29219.	46057.	*	*	*	*	*	*

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\*FVIFA > 99,999

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