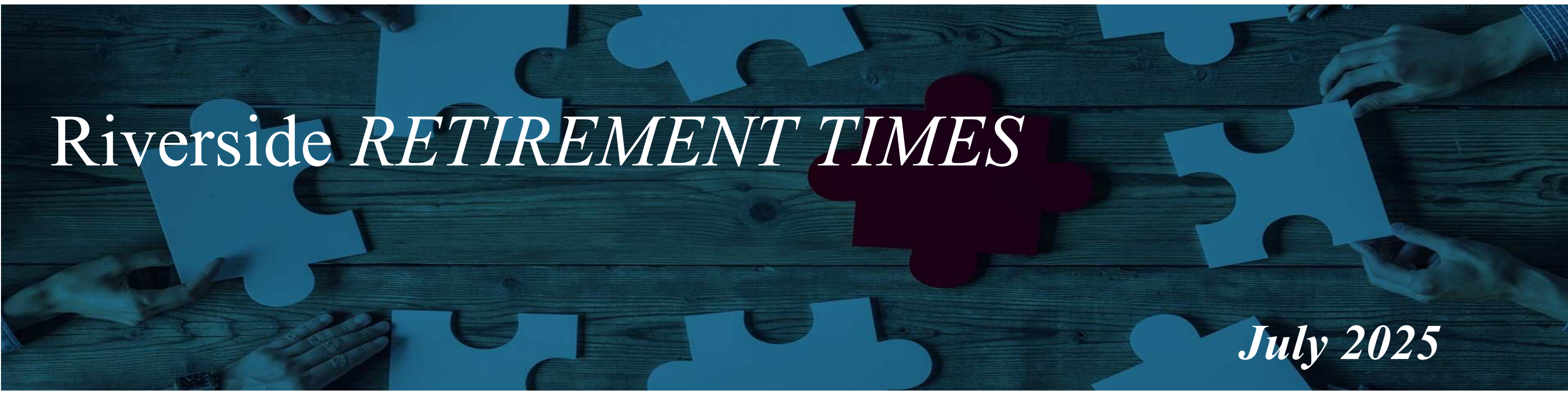

Is Your Retirement Savings On Track For Your Age?

One of the most common questions we receive is: "How much should I have saved for my retirement already? Will I have enough money to retire at age 65?"

The answer to this question is complicated and depends on many factors, but there are some general guardrails that can help us all evaluate this checkpoint. If you are curious to know how much you should have saved at this point in your career, read on! JP Morgan has created tables which provide checkpoints for retirement savers of different ages and incomes.

These are the assumptions that went into this analysis:

1. *The goal is to maintain an equivalent lifestyle in retirement.*
2. *Household income is assumed to be gross income (before taxes & savings).*
3. *The annual gross savings rate for those earning <$100k annually is 5% and 10% for those earning > $100K annually.*
4. *Assumed pre-retirement portfolio allocation: 60% stocks, 40% bonds.*
5. *Assumed post-retirement portfolio allocation: 40% stocks, 60% bonds.*
6. *Average Annual Inflation Rate: 2.4%*
7. *Assumed Retirement age: 65*
8. *Assumed Years in Retirement: 35*

Source: JPMorgan Asset Management, Guide to Retirement, 2025.
[1]https://am.jpmorgan.com/content/dam/jpm-am-aem/global/en/insights/retirement-insights/guide-to-retirement-us.pdf?_bhlid=00e9ca88aa4ee3daacb270ddb25dc59da49e920a

J.P. Morgan Asset Management's (JPMAM) model is based on proprietary Long-Term Capital Market Assumptions returns and an 80% confidence level. Portfolios are described as equity/bond percentages (e.g., a 40/60 portfolio is 40% equities and 60% bonds). Consult with a financial professional for a more personalized assessment. Allocations, assumptions and expected returns are not meant to represent JPMAM performance. Given the complex risk/reward trade-offs involved, we advise clients to rely on judgment as well as quantitative optimization approaches in setting strategic allocations. References to future returns for either asset allocation strategies or asset classes are not promises or even estimates of actual returns a client portfolio may achieve.

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How to read the tables:

1. Go to the intersection of your age and your closest current household income.
2. This is the amount you should have saved today.

Example: For a 40-year-old with a household income of $50,000, your current savings should be $105,000.

Current age	Current household income						
	$30k	$40k	$50k	$60k	$70k	$80k	$90k
25	5k	20k	25k	35k	40k	50k	60k
30	15	35	45	60	75	90	100
35	30	55	75	95	115	135	155
40	50	80	105	135	165	195	220
45	70	115	145	190	225	265	300
50	90	145	185	235	280	330	375
55	115	185	240	305	360	420	480
60	145	230	295	375	445	520	590
65	175	275	350	445	525	615	700

Current age	Current household income						
	$100k	$125k	$150k	$175k	$200k	$250k	$300k
25	See note[1]						
30	40k	45k	45k	45k	45k	60k	120k
35	110	130	145	160	175	225	330
40	200	240	275	305	340	435	600
45	305	375	435	485	540	685	920
50	415	505	590	665	745	940	1,240
55	565	690	805	910	1,025	1,295	1,690
60	725	890	1,045	1,185	1,330	1,680	2,180
65	890	1,090	1,280	1,455	1,640	2,070	2,670

[1] These households need to save at least 9% of their gross household income going forward.

This chart is for illustrative purposes only and must not be relied upon to make investment decisions. J.P. Morgan Asset Management's (JPMAM) model is based on proprietary Long-Term Capital Market Assumptions returns and an 80% confidence level. Portfolios are described as equity/bond percentages (e.g., a 40/60 portfolio is 40% equities and 60% bonds). Consult with a financial professional for a more personalized assessment. Allocations, assumptions and expected returns are not meant to represent JPMAM performance. Given the complex risk/reward trade-offs involved, we advise clients to rely on judgment as well as quantitative optimization approaches in setting strategic allocations. References to future returns for either asset allocation strategies or asset classes are not promises or even estimates of actual returns a client portfolio may achieve.

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