



**BILLY'S MILLIONAIRE PLAN**

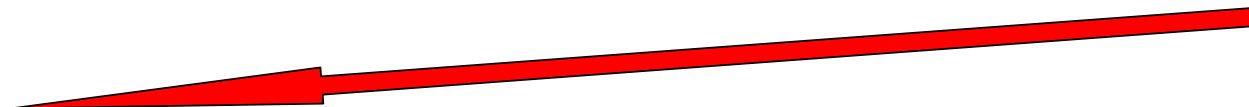
**MILLIONAIRE BY THE OFFICIAL EARLIEST RETIREMENT AGE**



**BILLY CHOOSES TO PURSUE A CAREER AS A BUSINESS PROFESSIONAL AND BEGINS TO SAVE EARLY > HERE IS HOW THINGS DEVELOP :**

- 1. PET SITTING SERVICES CONTRIBUTES \$ 75. PER MONTH AT AGE 10**
- 2. YARD MAINTENANCE (LAWN MOWING, ETC.) AND PET SITTING CONTRIBUTES \$ 150. PER MONTH AT AGE 14**
- 3. DETAILING CARS WHILE GOING TO COLLEGE ( BUSINESS DEGREE) ALLOWS \$ 250. PER MONTH TO BE CONTRIBUTED AT AGE 18**
- 4. GETTING JOB AS AN ACCOUNTANT AT AGE 24 ALLOWS \$ 300. PER MONTH TO BE CONTRIBUTED ( 14 % OF \$ 25,000 SALARY)**
- 5. PROMOTION TO SUPERVISORY POSITION AT AGE 31 NOW ALLOWS \$ 440. PER MONTH TO BE CONTRIBUTED ( 15 % OF \$ 35,000 SALARY)**
- 6. PROMOTION TO DEPARTMENT MANAGER AT AGE 38 NOW ALLOWS \$ 560. PER MONTH TO BE CONTRIBUTED ( 15 % OF \$ 45,000 SALARY)**
- 7. PROMOTION TO DIVISION MANAGER AT AGE 45 NOW ALLOWS \$ 690 PER MONTH TO BE CONTRIBUTED ( 15 % OF \$ 55,000 SALARY )**
- 8. PROMOTION TO VICE PRESIDENT AT AGE 52 NOW ALLOWS \$ 940 PER MONTH TO BE CONTRIBUTED ( 15 % OF \$ 75,000 SALARY )**
- 9. ASSUMES A 10 % INTEREST RATE PER YEAR , NO MISSED PAYMENTS, AND NO WITHDRAWALS = NO TAXES TAKEN OUT**

<b>INVESTMENT</b>	<b><u>YEAR 2</u></b>	<b><u>YEAR 3</u></b>	<b><u>YEAR 4</u></b>	<b><u>YEAR 5</u></b>	<b><u>YEAR 6</u></b>	<b><u>YEAR 7</u></b>	<b><u>YEAR 8</u></b>	<b><u>YEAR 9</u></b>	<b><u>YEAR 10</u></b>	<b><u>YEAR 11</u></b>	<b><u>YEAR 12</u></b>
<b>WORKING AGE</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
<b>MONTHLY SAVING</b>	<b>75</b>	<b>75</b>	<b>150</b>	<b>150</b>	<b>150</b>	<b>150</b>	<b>250</b>	<b>250</b>	<b>250</b>	<b>250</b>	<b>250</b>
<b>7 YR. AGE</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
<b>7 YRS</b>	<b>1,800</b>	<b>3,600</b>	<b>5,400</b>	<b>9,000</b>	<b>12,600</b>	<b>16,200</b>	<b>19,800</b>	<b>25,800</b>	<b>31,800</b>	<b>37,800</b>	<b>43,800</b>
<b>14 YRS</b>	<b>3,600</b>	<b>7,200</b>	<b>10,800</b>	<b>18,000</b>	<b>25,200</b>	<b>32,400</b>	<b>39,600</b>	<b>51,600</b>	<b>63,600</b>	<b>75,600</b>	<b>87,600</b>
<b>21 YRS</b>	<b>7,200</b>	<b>14,400</b>	<b>21,600</b>	<b>36,000</b>	<b>50,400</b>	<b>64,800</b>	<b>79,200</b>	<b>103,200</b>	<b>127,200</b>	<b>151,200</b>	<b>175,200</b>
<b>28 YRS</b>	<b>14,400</b>	<b>28,800</b>	<b>43,200</b>	<b>72,000</b>	<b>100,800</b>	<b>129,600</b>	<b>158,400</b>	<b>206,400</b>	<b>254,400</b>	<b>302,400</b>	<b>350,400</b>
<b>35 YRS</b>	<b>28,800</b>	<b>57,600</b>	<b>86,400</b>	<b>144,000</b>	<b>210,600</b>	<b>259,200</b>	<b>316,800</b>	<b>412,800</b>	<b>508,800</b>	<b>604,800</b>	<b>700,800</b>



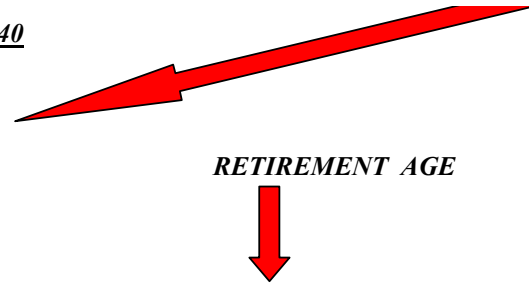
<i>INVESTMENT</i>	<u>YEAR 13</u>	<u>YEAR 14</u>	<u>YEAR 15</u>	<u>YEAR 16</u>	<u>YEAR 17</u>	<u>YEAR 18</u>	<u>YEAR 19</u>	<u>YEAR 20</u>	<u>YEAR 21</u>	<u>YEAR 22</u>	<u>YEAR 23</u>
<i>WORKING AGE</i>	22	23	24	25	26	27	28	29	30	31	32
<i>MONTHLY SAVING 250</i>	250	300	300	300	300	300	300	300	300	440	440
<i>7 YR. AGE</i>	29	30	31	32	33	34	35	36	37	38	39
<i>7 YRS</i>	49,800	55,800	63,000	70,200	77,400	84,600	91,800	99,000	106,200	116,760	127,320
<i>14 YRS</i>	99,600	111,600	126,000	140,400	154,800	169,200	183,600	198,000	212,400	233,529	254,649
<i>21 YRS</i>	199,200	223,200	252,000	280,800	309,600	338,400	367,200	396,000	424,800	467,040	509,280
<i>28 YRS</i>	398,400	446,400	504,000	561,600	619,200	676,800	734,400	792,000	849,600	934,080	1,018,560
<i>35 YRS</i>	796,800	892,800	1,008,000	1,123,200	1,238,400	1,353,600	1,468,800	1,584,000	1,699,200	1,868,160	2,037,120

<i>INVESTMENT</i>	<u>YEAR 24</u>	<u>YEAR 25</u>	<u>YEAR 26</u>	<u>YEAR 27</u>	<u>YEAR 28</u>	<u>YEAR 29</u>	<u>YEAR 30</u>	<u>YEAR 31</u>	<u>YEAR 32</u>	<u>YEAR 33</u>	<u>YEAR 34</u>
<i>WORKING AGE</i>	33	34	35	36	37	38	39	40	41	42	43
<i>MONTHLY SAVING 440</i>	440	440	440	440	440	560	560	560	560	560	560
<i>7 YR. AGE</i>	40	41	42	43	44	45	46	47	48	49	50
<i>7 YRS</i>	137,880	148,440	159,000	169,560	180,120	193,560	207,000	220,440	233,880	247,320	260,760
<i>14 YRS</i>	275,760	296,880	318,000	339,120	360,240	387,120	414,000	440,880	467,760	494,640	521,520
<i>21 YRS</i>	551,520	593,760	636,000	678,240	720,480	774,240	828,000	881,760	935,520	989,280	1,043,040
<i>28 YRS</i>	1,103,040	1,187,520	1,272,000	1,356,480	1,440,960	1,548,480	1,656,000	1,763,520	1,871,040	1,978,560	2,086,080
<i>35 YRS</i>	2,206,080	2,375,040	2,544,000	2,712,960	2,881,920	3,096,960	3,312,000	3,527,040	3,742,080	3,957,120	4,172,160

<i>INVESTMENT</i>	<u>YEAR 35</u>	<u>YEAR 36</u>	<u>YEAR 37</u>	<u>YEAR 38</u>	<u>YEAR 39</u>	<u>YEAR 40</u>	<u>YEAR 41</u>	<u>YEAR 42</u>	<u>YEAR 43</u>	<u>YEAR 44</u>	<u>YEAR 45</u>
<i>WORKING AGE</i>	44	45	46	47	48	49	50	51	52	53	54
<i>MONTHLY SAVING 560</i>	690	690	690	690	690	690	690	690	940	940	940
<i>7 YR. AGE</i>	51	52	53	54	55	56	57	58	59	60	61
<i>7 YRS</i>	274,200	290,760	307,320	323,880	340,440	357,000	373,560	390,120	412,680	435,240	457,800
<i>14 YRS</i>	548,400	581,520	614,640	647,760	680,880	714,000	747,120	780,240	825,360	870,480	915,600
<i>21 YRS</i>	1,096,800	1,163,040	1,229,280	1,295,520	1,361,760	1,428,000	1,494,240	1,560,480	1,650,720	1,740,960	1,831,200
<i>28 YRS</i>	2,193,600	2,326,080	2,458,560	2,591,040	2,723,520	2,856,000	2,988,480	3,120,960	3,301,440	3,481,920	3,662,400
<i>35 YRS</i>	4,387,200	4,652,160	4,917,120	5,182,080	5,447,040	5,712,000	5,976,960	6,241,920	6,602,880	6,963,840	7,324,800



<i>INVESTMENT</i>	<u><i>YEAR 46</i></u>	<u><i>YEAR 47</i></u>	<u><i>YEAR 48</i></u>	<u><i>YEAR 49</i></u>	<u><i>YEAR 50</i></u>	<u><i>YEAR 40</i></u>	
<i>WORKING AGE</i>	55	56	57	58	59	60	
<i>MONTHLY SAVING</i>	940	940	940	940	940	940	<i>RETIREMENT AGE</i>
<i>7 YR. AGE</i>	62	63	64	65	66	67	
<i>7 YRS</i>	480,360	502,920	525,480	548,040	570,600	593,160	67
<i>14 YRS</i>	960,720	1,005,840	1,050,960	1,096,080	1,141,200	1,186,320	74
<i>21 YRS</i>	1,921,440	2,011,680	2,101,920	2,192,160	2,282,400	2,372,640	81
<i>28 YRS</i>	3,842,880	4,023,360	4,203,840	4,384,320	4,564,800	4,745,280	88
<i>35 YRS</i>	7,685,760	8,046,720	8,407,680	8,768,640	9,129,600	9,490,560	95



**\*\* IF YOU DECIDED TO RETIRE AT 67, THIS WOULD BE YOUR ANNUAL INCOME AT 10 % : 59,316**

**\*\* AT 74 YOUR ANNUAL INCOME AT 10 % WOULD BE : 118,632**

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