

# Saving versus investing

RATE OF RETURN	SAVINGS RATE (SAVINGS PER YEAR), VALUE AFTER 30 YEARS					
	1% \$493	2% \$896	3% \$1,479	4% \$1,972	5% \$2,465	5.5% \$2,712
1%	\$17,149	\$34,298	\$51,447	\$68,596	\$85,745	\$94,319
2%	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$110,000
3%	\$23,455	\$40,000	\$70,364	\$93,819	\$117,273	\$129,001
4%	\$27,650	\$55,300	\$82,950	\$110,600	\$138,249	\$152,074
5%	\$32,754	\$65,509	\$98,263	\$131,017	\$163,772	\$180,149
6%	\$38,976	\$77,951	\$116,927	\$155,903	\$194,878	\$214,366
7%	\$46,569	\$93,138	\$139,708	\$186,277	\$232,846	\$256,130
8%	\$55,849	\$111,697	\$167,546	\$223,394	\$279,243	\$307,167
9%	\$67,200	\$134,399	\$201,599	\$268,798	\$335,998	\$369,598
10%	\$81,096	\$162,191	\$243,287	\$324,382	\$405,478	\$446,026

Note: Table assumes no taxes/inflation

Source: Pension Partners