



The Retirement Number Worksheet

Three inputs. Your number, your trajectory, and the year the math sets you free.

Monthly expenses (future you)

\$ _____

Your retirement number (expenses x 300)

The 4% rule, flipped into a target.

= _____

What I invest per month

\$ _____

Years of compounding

5 to 45 years

What that grows to at 8%

Slide the years. Watch the last decade do half the work.

= _____

Years until you hit your number

= _____

Own broad. Start now. The math does the rest.

Fewer than 10% of pros beat the market over 20 years. Own everything instead.