

# AM I SAVING ENOUGH FOR MY RETIREMENT?

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## INTRODUCTION

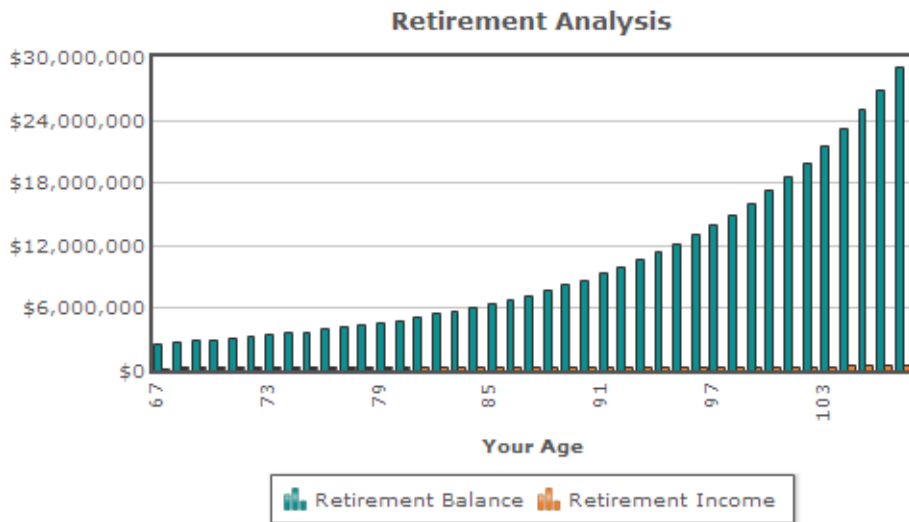
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns and your personal situation will affect your plan.

## SUMMARY OF INPUT

Your current age	67	Current annual income	\$125,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,400,000
Desired retirement age	68	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	9.50%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 108 you may still have \$31,327,133 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 10.00% Post-Ret 9.50%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$125,000	\$2,400,000	\$240,000	\$0	\$0	\$0	\$0	\$2,640,000
68	0	2,640,000	250,800	0	128,750	0	128,750	2,762,050
69	0	2,762,050	262,395	0	132,612	0	132,612	2,891,832
70	0	2,891,832	274,724	0	136,591	0	136,591	3,029,965
71	0	3,029,965	287,847	0	140,689	0	140,689	3,177,124

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72	0	3,177,124	301,827	0	144,909	0	144,909	3,334,041
73	0	3,334,041	316,734	0	149,257	0	149,257	3,501,518
74	0	3,501,518	332,644	0	153,734	0	153,734	3,680,428
75	0	3,680,428	349,641	0	158,346	0	158,346	3,871,723
76	0	3,871,723	367,814	0	163,097	0	163,097	4,076,440
77	0	4,076,440	387,262	0	167,990	0	167,990	4,295,712
78	0	4,295,712	408,093	0	173,029	0	173,029	4,530,776
79	0	4,530,776	430,424	0	178,220	0	178,220	4,782,979
80	0	4,782,979	454,383	0	183,567	0	183,567	5,053,795
81	0	5,053,795	480,111	0	189,074	0	189,074	5,344,832
82	0	5,344,832	507,759	0	194,746	0	194,746	5,657,845
83	0	5,657,845	537,495	0	200,588	0	200,588	5,994,752
84	0	5,994,752	569,501	0	206,606	0	206,606	6,357,648
85	0	6,357,648	603,977	0	212,804	0	212,804	6,748,820
86	0	6,748,820	641,138	0	219,188	0	219,188	7,170,770
87	0	7,170,770	681,223	0	225,764	0	225,764	7,626,229
88	0	7,626,229	724,492	0	232,537	0	232,537	8,118,184
89	0	8,118,184	771,227	0	239,513	0	239,513	8,649,899
90	0	8,649,899	821,740	0	246,698	0	246,698	9,224,941
91	0	9,224,941	876,369	0	254,099	0	254,099	9,847,211
92	0	9,847,211	935,485	0	261,722	0	261,722	10,520,974
93	0	10,520,974	999,493	0	269,574	0	269,574	11,250,892
94	0	11,250,892	1,068,835	0	277,661	0	277,661	12,042,066
95	0	12,042,066	1,143,996	0	285,991	0	285,991	12,900,071
96	0	12,900,071	1,225,507	0	294,571	0	294,571	13,831,007
97	0	13,831,007	1,313,946	0	303,408	0	303,408	14,841,545
98	0	14,841,545	1,409,947	0	312,510	0	312,510	15,938,982
99	0	15,938,982	1,514,203	0	321,885	0	321,885	17,131,300
100	0	17,131,300	1,627,473	0	331,542	0	331,542	18,427,232
101	0	18,427,232	1,750,587	0	341,488	0	341,488	19,836,330
102	0	19,836,330	1,884,451	0	351,733	0	351,733	21,369,049
103	0	21,369,049	2,030,060	0	362,285	0	362,285	23,036,824
104	0	23,036,824	2,188,498	0	373,153	0	373,153	24,852,169
105	0	24,852,169	2,360,956	0	384,348	0	384,348	26,828,777
106	0	26,828,777	2,548,734	0	395,878	0	395,878	28,981,632
		\$28,981,632						\$31,327,133
107	\$0		\$2,753,255	\$0	\$407,755	\$0	\$407,755	

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