

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



Date: April 1, 2026

## INTRODUCTION

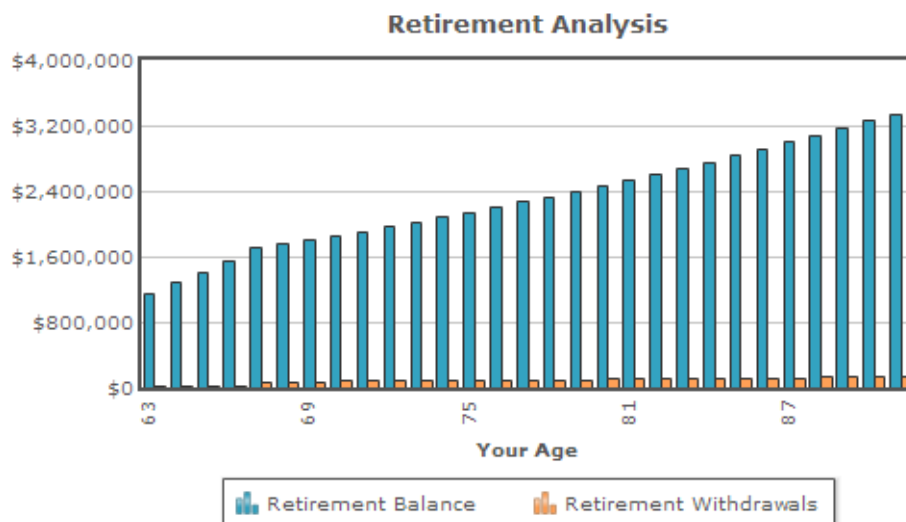
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	63	Current annual income	\$66,000
Spouse's annual income (if applicable)	\$66,000	Current retirement savings balance	\$1,075,000
Current annual savings amount	\$40,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	67
Number of years of retirement income	25	Income replacement at retirement	80.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	7.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$4,000		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 92 you will still have \$3,208,763 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 7.0%	Current Savings	Desired Retirement Income 80.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
63	\$132,000	\$1,075,000	\$75,250	\$40,000	\$0	\$0	\$0	\$0	\$1,190,250
64	135,960	1,190,250	83,318	40,000	0	0	0	0	1,313,568
65	140,039	1,313,568	91,950	40,000	0	0	0	0	1,445,517
66	144,240	1,445,517	101,186	40,000	0	0	0	0	1,586,703
67	0	1,586,703	111,069	0	118,854	0	54,024	64,829	1,632,943
68	0	1,632,943	114,306	0	122,419	0	55,645	66,774	1,680,475
69	0	1,680,475	117,633	0	126,092	0	57,315	68,777	1,729,331
70	0	1,729,331	121,053	0	129,875	0	59,034	70,841	1,779,544
71	0	1,779,544	124,568	0	133,771	0	60,805	72,966	1,831,146
72	0	1,831,146	128,180	0	137,784	0	62,629	75,155	1,884,171

73	0	1,884,171	131,892	0	141,918	0	64,508	77,410	1,938,653
74	0	1,938,653	135,706	0	146,175	0	66,443	79,732	1,994,627
75	0	1,994,627	139,624	0	150,560	0	68,437	82,124	2,052,127
76	0	2,052,127	143,649	0	155,077	0	70,490	84,588	2,111,189
77	0	2,111,189	147,783	0	159,729	0	72,604	87,125	2,171,847
78	0	2,171,847	152,029	0	164,521	0	74,782	89,739	2,234,137
79	0	2,234,137	156,390	0	169,457	0	77,026	92,431	2,298,095
80	0	2,298,095	160,867	0	174,541	0	79,337	95,204	2,363,758
81	0	2,363,758	165,463	0	179,777	0	81,717	98,060	2,431,161
82	0	2,431,161	170,181	0	185,170	0	84,168	101,002	2,500,340
83	0	2,500,340	175,024	0	190,725	0	86,693	104,032	2,571,332
84	0	2,571,332	179,993	0	196,447	0	89,294	107,153	2,644,172
85	0	2,644,172	185,092	0	202,341	0	91,973	110,368	2,718,897
86	0	2,718,897	190,323	0	208,411	0	94,732	113,679	2,795,541
87	0	2,795,541	195,688	0	214,663	0	97,574	117,089	2,874,140
88	0	2,874,140	201,190	0	221,103	0	100,501	120,602	2,954,728
89	0	2,954,728	206,831	0	227,736	0	103,516	124,220	3,037,339
90	0	3,037,339	212,614	0	234,568	0	106,622	127,946	3,122,007
91	\$0	\$3,122,007	\$218,540	\$0	\$241,605	\$0	\$109,821	\$131,785	\$3,208,763

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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