

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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INTRODUCTION

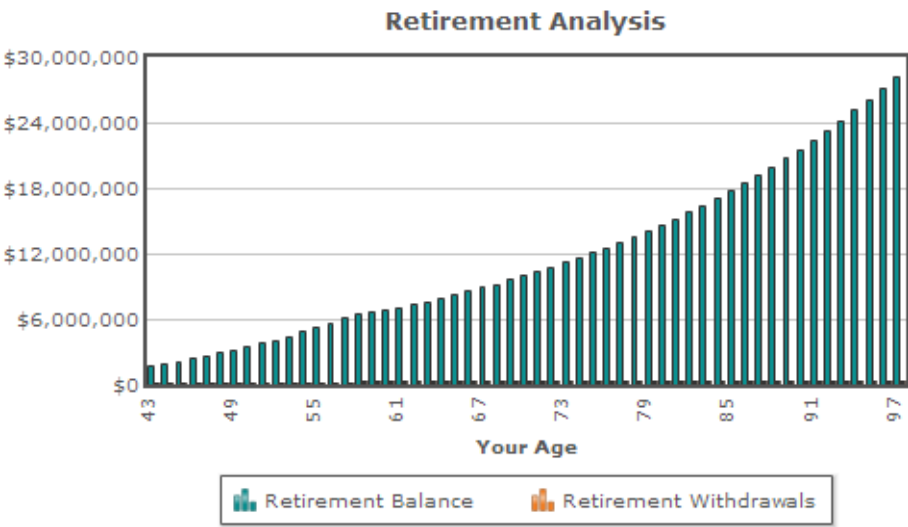
One method of retirement planning is to project what you are currently saving and have already accumulated to see if you will have enough to meet your retirement objectives. Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	43	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$115,000	Current retirement savings balance	\$1,600,000
Current annual savings amount	\$70,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$50,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	58
Number of years of retirement income	40	Income replacement at retirement	35.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	4.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$2,500		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 98 you will still have \$28,151,283 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 4.0%	Current Savings	Desired Retirement Income 35.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
43	\$185,000	\$1,600,000	\$112,000	\$70,000	\$0	\$0	\$0	\$0	\$1,782,000
44	190,550	1,782,000	124,740	70,000	0	0	0	0	1,976,740
45	196,266	1,976,740	138,372	70,000	0	0	0	0	2,185,112

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46	202,154	2,185,112	152,958	70,000	0	0	0	0	2,408,070
47	208,219	2,408,070	168,565	70,000	0	0	0	0	2,646,634
48	214,466	2,646,634	185,264	70,000	0	0	0	0	2,901,899
49	220,900	2,901,899	203,133	70,000	0	0	0	0	3,175,032
50	227,527	3,175,032	222,252	70,000	0	0	0	0	3,467,284
51	234,352	3,467,284	242,710	70,000	0	0	0	0	3,779,994
52	241,383	3,779,994	264,600	70,000	0	0	0	0	4,114,594
53	248,625	4,114,594	288,022	70,000	0	0	0	0	4,472,615
54	256,083	4,472,615	313,083	70,000	0	0	0	0	4,855,698
55	263,766	4,855,698	339,899	70,000	0	0	0	0	5,265,597
56	271,679	5,265,597	368,592	70,000	0	0	0	0	5,704,189
57	279,829	5,704,189	399,293	70,000	0	0	0	0	6,173,482
58	0	6,173,482	246,939	0	100,878	50,000	0	50,878	6,369,543
59	0	6,369,543	254,782	0	103,905	51,500	0	52,405	6,571,920
60	0	6,571,920	262,877	0	107,022	53,045	0	53,977	6,780,820
61	0	6,780,820	271,233	0	110,233	54,636	0	55,596	6,996,456
62	0	6,996,456	279,858	0	113,540	56,275	52,605	4,659	7,271,656
63	0	7,271,656	290,866	0	116,946	57,964	54,183	4,799	7,557,723
64	0	7,557,723	302,309	0	120,454	59,703	55,809	4,943	7,855,090
65	0	7,855,090	314,204	0	124,068	61,494	57,483	5,091	8,164,202
66	0	8,164,202	326,568	0	127,790	63,339	59,208	5,244	8,485,527
67	0	8,485,527	339,421	0	131,623	65,239	60,984	5,401	8,819,547
68	0	8,819,547	352,782	0	135,572	67,196	62,813	5,563	9,166,766
69	0	9,166,766	366,671	0	139,639	69,212	64,698	5,730	9,527,707
70	0	9,527,707	381,108	0	143,828	71,288	66,639	5,902	9,902,913
71	0	9,902,913	396,117	0	148,143	73,427	68,638	6,079	10,292,951
72	0	10,292,951	411,718	0	152,588	75,629	70,697	6,261	10,698,408
73	0	10,698,408	427,936	0	157,165	77,898	72,818	6,449	11,119,895
74	0	11,119,895	444,796	0	161,880	80,235	75,002	6,642	11,558,048
75	0	11,558,048	462,322	0	166,737	82,642	77,252	6,842	12,013,529
76	0	12,013,529	480,541	0	171,739	85,122	79,570	7,047	12,487,023
77	0	12,487,023	499,481	0	176,891	87,675	81,957	7,258	12,979,245
78	0	12,979,245	519,170	0	182,198	90,306	84,416	7,476	13,490,939
79	0	13,490,939	539,638	0	187,664	93,015	86,948	7,700	14,022,876
80	0	14,022,876	560,915	0	193,293	95,805	89,557	7,931	14,575,860
81	0	14,575,860	583,034	0	199,092	98,679	92,244	8,169	15,150,724
82	0	15,150,724	606,029	0	205,065	101,640	95,011	8,414	15,748,339
83	0	15,748,339	629,934	0	211,217	104,689	97,861	8,667	16,369,606
84	0	16,369,606	654,784	0	217,553	107,830	100,797	8,927	17,015,463
85	0	17,015,463	680,619	0	224,080	111,064	103,821	9,195	17,686,887
86	0	17,686,887	707,475	0	230,802	114,396	106,936	9,471	18,384,892
87	0	18,384,892	735,396	0	237,727	117,828	110,144	9,755	19,110,533
88	0	19,110,533	764,421	0	244,858	121,363	113,448	10,047	19,864,907
89	0	19,864,907	794,596	0	252,204	125,004	116,851	10,349	20,649,154
90	0	20,649,154	825,966	0	259,770	128,754	120,357	10,659	21,464,461
91	0	21,464,461	858,578	0	267,563	132,617	123,968	10,979	22,312,060
92	0	22,312,060	892,482	0	275,590	136,595	127,687	11,308	23,193,235
93	0	23,193,235	927,729	0	283,858	140,693	131,517	11,648	24,109,316
94	0	24,109,316	964,373	0	292,374	144,914	135,463	11,997	25,061,692

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95	0	25,061,692	1,002,468	0	301,145	149,261	139,527	12,357	26,051,803
96	0	26,051,803	1,042,072	0	310,179	153,739	143,712	12,728	27,081,147
97	\$0	\$27,081,147	\$1,083,246	\$0	\$319,485	\$158,351	\$148,024	\$13,109	\$28,151,283

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