

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



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## INTRODUCTION

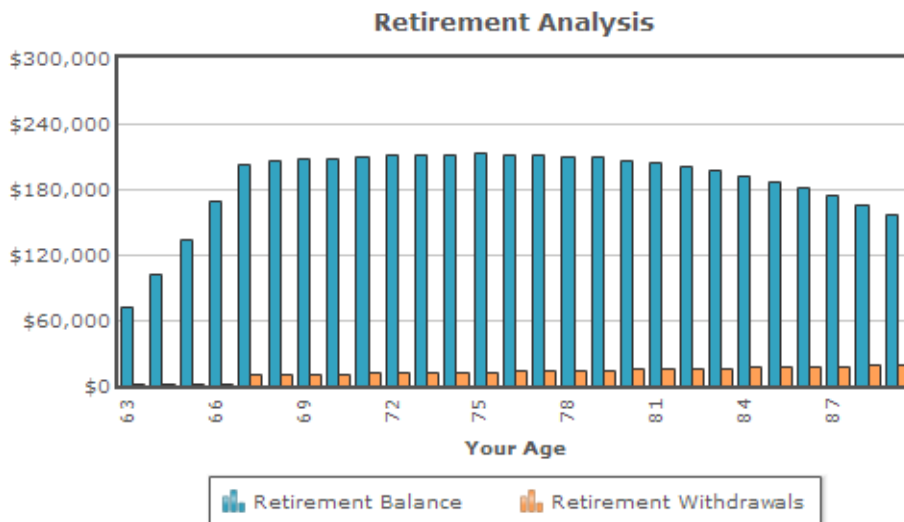
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

|   |       |                                    |          |
|---|-------|------------------------------------|----------|
| Your current age  | 63    | Current annual income              | \$54,704 |
| Spouse's annual income (if applicable)                              | \$0   | Current retirement savings balance | \$66,972 |
| Current annual savings amount                                       | \$39  | Current annual savings increases   | 3.00%    |
| 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                                | 23    | Income replacement at retirement   | 80.00%   |
| Pre-retirement investment return                                    | 8.00% | Post-retirement investment return  | 6.00%    |
| Include Social Security benefits?                                   | Yes   | Marital status                     | Married  |
| Social Security override amount (monthly amount in today's dollars) | \$0   |                                    |          |

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 90 you will still have \$137,532 in your retirement accounts.



| Age | Salary @ 3.0% | Beginning Retirement Balance | Interest Pre-Ret 8.0% Post-Ret 6.0% | Current Savings | Desired Retirement Income 80.0% | Pension Income | Social Security Income | Retirement Account Withdrawals | Ending Retirement Balance |
|-----|---------------|------------------------------|-------------------------------------|-----------------|---------------------------------|----------------|------------------------|--------------------------------|---------------------------|
| 63  | \$54,704      | \$66,972                     | \$5,358                             | \$21,335        | \$0                             | \$0            | \$0                    | \$0                            | \$93,664                  |
| 64  | 56,345        | 93,664                       | 7,493                               | 21,975          | 0                               | 0              | 0                      | 0                              | 123,132                   |
| 65  | 58,036        | 123,132                      | 9,851                               | 22,634          | 0                               | 0              | 0                      | 0                              | 155,616                   |
| 66  | 59,777        | 155,616                      | 12,449                              | 23,313          | 0                               | 0              | 0                      | 0                              | 191,379                   |
| 67  | 0             | 191,379                      | 11,483                              | 0               | 49,256                          | 0              | 39,612                 | 9,644                          | 193,217                   |
| 68  | 0             | 193,217                      | 11,593                              | 0               | 50,734                          | 0              | 40,800                 | 9,933                          | 194,877                   |
| 69  | 0             | 194,877                      | 11,693                              | 0               | 52,256                          | 0              | 42,024                 | 10,231                         | 196,338                   |
| 70  | 0             | 196,338                      | 11,780                              | 0               | 53,823                          | 0              | 43,285                 | 10,538                         | 197,580                   |
| 71  | 0             | 197,580                      | 11,855                              | 0               | 55,438                          | 0              | 44,583                 | 10,855                         | 198,580                   |
| 72  | 0             | 198,580                      | 11,915                              | 0               | 57,101                          | 0              | 45,921                 | 11,180                         | 199,315                   |

|    |     |           |         |     |          |     |          |          |           |
|----|-----|-----------|---------|-----|----------|-----|----------|----------|-----------|
| 73 | 0   | 199,315   | 11,959  | 0   | 58,814   | 0   | 47,299   | 11,516   | 199,758   |
| 74 | 0   | 199,758   | 11,985  | 0   | 60,579   | 0   | 48,718   | 11,861   | 199,883   |
| 75 | 0   | 199,883   | 11,993  | 0   | 62,396   | 0   | 50,179   | 12,217   | 199,659   |
| 76 | 0   | 199,659   | 11,980  | 0   | 64,268   | 0   | 51,684   | 12,583   | 199,055   |
| 77 | 0   | 199,055   | 11,943  | 0   | 66,196   | 0   | 53,235   | 12,961   | 198,037   |
| 78 | 0   | 198,037   | 11,882  | 0   | 68,182   | 0   | 54,832   | 13,350   | 196,570   |
| 79 | 0   | 196,570   | 11,794  | 0   | 70,227   | 0   | 56,477   | 13,750   | 194,614   |
| 80 | 0   | 194,614   | 11,677  | 0   | 72,334   | 0   | 58,171   | 14,163   | 192,128   |
| 81 | 0   | 192,128   | 11,528  | 0   | 74,504   | 0   | 59,916   | 14,588   | 189,068   |
| 82 | 0   | 189,068   | 11,344  | 0   | 76,739   | 0   | 61,714   | 15,025   | 185,387   |
| 83 | 0   | 185,387   | 11,123  | 0   | 79,041   | 0   | 63,565   | 15,476   | 181,034   |
| 84 | 0   | 181,034   | 10,862  | 0   | 81,413   | 0   | 65,472   | 15,940   | 175,956   |
| 85 | 0   | 175,956   | 10,557  | 0   | 83,855   | 0   | 67,436   | 16,418   | 170,095   |
| 86 | 0   | 170,095   | 10,206  | 0   | 86,371   | 0   | 69,460   | 16,911   | 163,389   |
| 87 | 0   | 163,389   | 9,803   | 0   | 88,962   | 0   | 71,543   | 17,418   | 155,774   |
| 88 | 0   | 155,774   | 9,346   | 0   | 91,631   | 0   | 73,690   | 17,941   | 147,180   |
| 89 | \$0 | \$147,180 | \$8,831 | \$0 | \$94,379 | \$0 | \$75,900 | \$18,479 | \$137,532 |

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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