

Retirement Readiness Calculator

April 01, 2026

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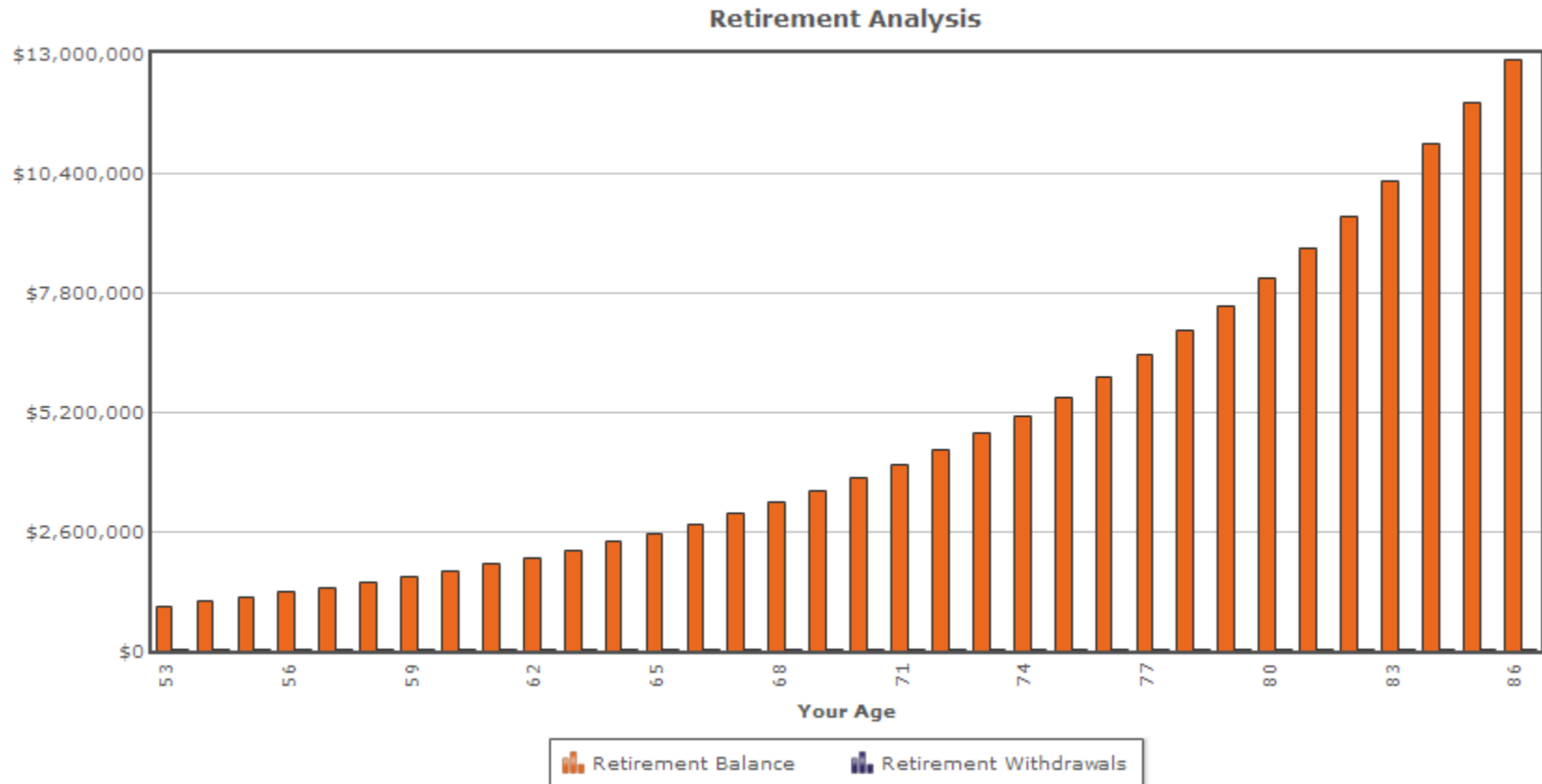
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INTRODUCTION

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

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 87 you will still have \$12,865,242 in your retirement accounts.



ASSUMPTIONS

This report is based on the following assumptions:

- **Your current age:** 53
- **Current annual income:** \$50,000
- **Spouse's annual income (if applicable):** \$0
- **Current retirement savings balance:** \$900,000
- **Current annual savings amount:** \$12,000
- **Current annual savings increases:** 0.00%
- **Annual pension benefit at retirement:** \$0
- **Pension increases with inflation?:** No
- **Expected inflation:** 3.00%
- **Desired retirement age:** 57
- **Number of years of retirement income:** 30
- **Income replacement at retirement:** 0.00%
- **Pre-retirement investment return:** 8.00%
- **Post-retirement investment return:** 8.00%
- **Include Social Security benefits?:** Yes
- **Marital status:** Single
- **Social Security override amount**
(monthly amount in today's dollars): \$2,000

This analysis assumes any withdrawals for income during retirement begin at your desired retirement age, happen once per month at the beginning of each month, and are based on the percentage of income replacement you desire based on your current annual income.

IMPORTANT INFORMATION

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It is important to remember that:

- These scenarios are hypothetical.
- Future rates of return can't be predicted with certainty.
- Investments that pay higher rates of return are generally subject to higher risk and volatility.
- The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.
- The compounded rates of return entered do not reflect sales charges, other fees, or the potential impacts of taxes.

- The inflation rate entered may not reflect historical inflation rates.
- The savings goals depicted by this calculator are an estimate based on certain assumptions and cannot guarantee that the sufficient money will be saved. The calculations provided do not guarantee future performance of any investment option.

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