

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 23, 2025



INTRODUCTION

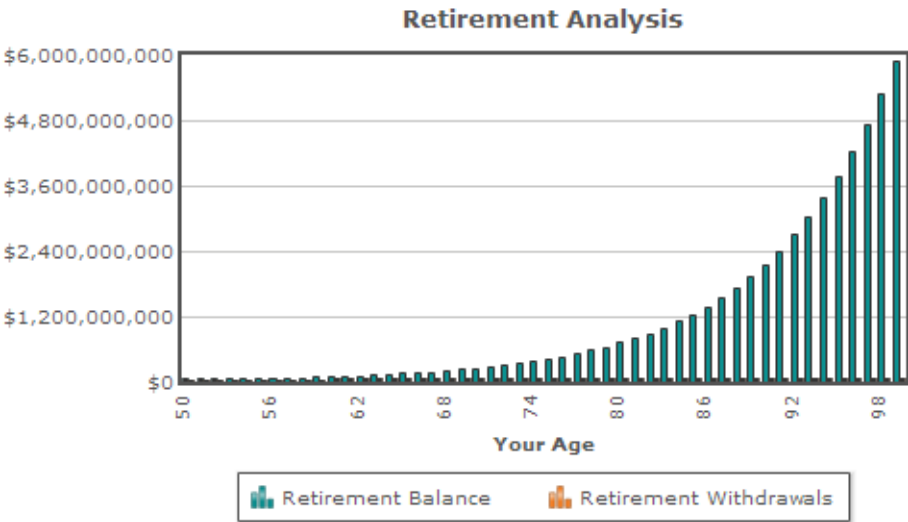
One method of retirement planning is to project what you are currently saving and have already accumulated to see if you will have enough to meet your retirement objectives. Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional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

SUMMARY OF INPUT

Your current age	50	Current annual income	\$1,000,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$25,000,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	60
Number of years of retirement income	40	Income replacement at retirement	100.00%
Pre-retirement investment return	12.00%	Post-retirement investment return	12.00%
Include Social Security benefits?	No	Marital status	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 100 you will still have \$5,884,290,109 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 12.0% Post-Ret 12.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
50	\$1,000,000	\$25,000,000	\$3,000,000	\$0	\$0	\$0	\$0	\$0	\$28,000,000
51	1,030,000	28,000,000	3,360,000	0	0	0	0	0	31,360,000
52	1,060,900	31,360,000	3,763,200	0	0	0	0	0	35,123,200
53	1,092,727	35,123,200	4,214,784	0	0	0	0	0	39,337,984
54	1,125,509	39,337,984	4,720,558	0	0	0	0	0	44,058,542

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55	1,159,274	44,058,542	5,287,025	0	0	0	0	0	49,345,567
56	1,194,052	49,345,567	5,921,468	0	0	0	0	0	55,267,035
57	1,229,874	55,267,035	6,632,044	0	0	0	0	0	61,899,079
58	1,266,770	61,899,079	7,427,890	0	0	0	0	0	69,326,969
59	1,304,773	69,326,969	8,319,236	0	0	0	0	0	77,646,205
60	0	77,646,205	9,317,545	0	1,343,916	0	0	1,343,916	85,619,833
61	0	85,619,833	10,274,380	0	1,384,234	0	0	1,384,234	94,509,980
62	0	94,509,980	11,341,198	0	1,425,761	0	0	1,425,761	104,425,416
63	0	104,425,416	12,531,050	0	1,468,534	0	0	1,468,534	115,487,933
64	0	115,487,933	13,858,552	0	1,512,590	0	0	1,512,590	127,833,895
65	0	127,833,895	15,340,067	0	1,557,967	0	0	1,557,967	141,615,995
66	0	141,615,995	16,993,919	0	1,604,706	0	0	1,604,706	157,005,208
67	0	157,005,208	18,840,625	0	1,652,848	0	0	1,652,848	174,192,985
68	0	174,192,985	20,903,158	0	1,702,433	0	0	1,702,433	193,393,710
69	0	193,393,710	23,207,245	0	1,753,506	0	0	1,753,506	214,847,449
70	0	214,847,449	25,781,694	0	1,806,111	0	0	1,806,111	238,823,032
71	0	238,823,032	28,658,764	0	1,860,295	0	0	1,860,295	265,621,501
72	0	265,621,501	31,874,580	0	1,916,103	0	0	1,916,103	295,579,978
73	0	295,579,978	35,469,597	0	1,973,587	0	0	1,973,587	329,075,988
74	0	329,075,988	39,489,119	0	2,032,794	0	0	2,032,794	366,532,313
75	0	366,532,313	43,983,878	0	2,093,778	0	0	2,093,778	408,422,413
76	0	408,422,413	49,010,690	0	2,156,591	0	0	2,156,591	455,276,511
77	0	455,276,511	54,633,181	0	2,221,289	0	0	2,221,289	507,688,403
78	0	507,688,403	60,922,608	0	2,287,928	0	0	2,287,928	566,323,084
79	0	566,323,084	67,958,770	0	2,356,566	0	0	2,356,566	631,925,288
80	0	631,925,288	75,831,035	0	2,427,262	0	0	2,427,262	705,329,061
81	0	705,329,061	84,639,487	0	2,500,080	0	0	2,500,080	787,468,467
82	0	787,468,467	94,496,216	0	2,575,083	0	0	2,575,083	879,389,601
83	0	879,389,601	105,526,752	0	2,652,335	0	0	2,652,335	982,264,018
84	0	982,264,018	117,871,682	0	2,731,905	0	0	2,731,905	1,097,403,794
85	0	1,097,403,794	131,688,455	0	2,813,862	0	0	2,813,862	1,226,278,387
86	0	1,226,278,387	147,153,406	0	2,898,278	0	0	2,898,278	1,370,533,515
87	0	1,370,533,515	164,464,022	0	2,985,227	0	0	2,985,227	1,532,012,311
88	0	1,532,012,311	183,841,477	0	3,074,783	0	0	3,074,783	1,712,779,004
89	0	1,712,779,004	205,533,481	0	3,167,027	0	0	3,167,027	1,915,145,458
90	0	1,915,145,458	229,817,455	0	3,262,038	0	0	3,262,038	2,141,700,875
91	0	2,141,700,875	257,004,105	0	3,359,899	0	0	3,359,899	2,395,345,081
92	0	2,395,345,081	287,441,410	0	3,460,696	0	0	3,460,696	2,679,325,795
93	0	2,679,325,795	321,519,095	0	3,564,517	0	0	3,564,517	2,997,280,374
94	0	2,997,280,374	359,673,645	0	3,671,452	0	0	3,671,452	3,353,282,566
95	0	3,353,282,566	402,393,908	0	3,781,596	0	0	3,781,596	3,751,894,879

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96	0	3,751,894,879	450,227,385	0	3,895,044	0	0	3,895,044	4,198,227,220
97	0	4,198,227,220	503,787,266	0	4,011,895	0	0	4,011,895	4,698,002,592
98	0	4,698,002,592	563,760,311	0	4,132,252	0	0	4,132,252	5,257,630,651
99	\$0	\$5,257,630,651	\$630,915,678	\$0	\$4,256,219	\$0	\$0	\$4,256,219	\$5,884,290,109

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