

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

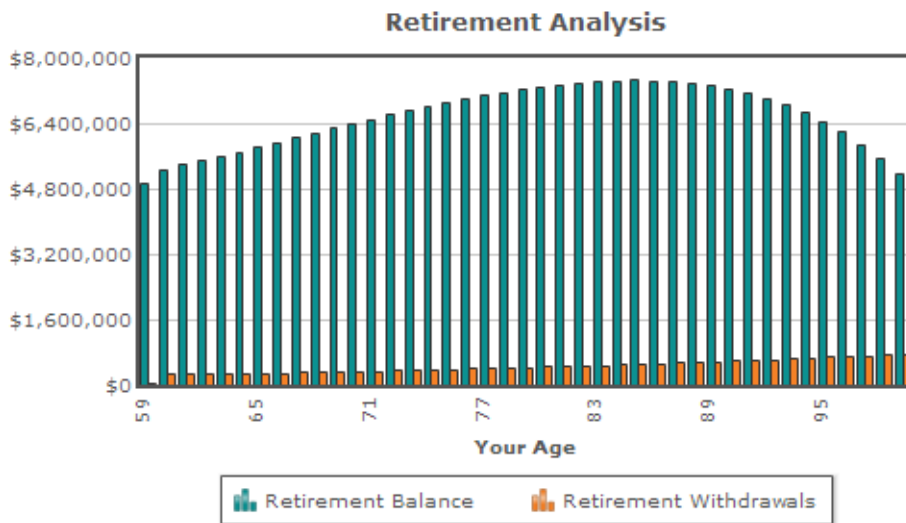
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	59	Current annual income	\$250,000
Spouse's annual income (if applicable)	\$250,000	Current retirement savings balance	\$4,600,000
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	49.00%
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)	\$1,400		

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 \$4,405,065 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 49.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$500,000	\$4,600,000	\$322,000	\$0	\$0	\$0	\$0	\$0	\$4,922,000
60	0	4,922,000	344,540	0	252,350	0	0	252,350	5,014,190
61	0	5,014,190	350,993	0	259,920	0	0	259,920	5,105,263
62	0	5,105,263	357,368	0	267,718	0	18,358	249,360	5,213,271

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 do not infer that the company assumes any fiduciary duties. 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 information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

63	0	5,213,271	364,929	0	275,750	0	18,909	256,841	5,321,359
64	0	5,321,359	372,495	0	284,022	0	19,476	264,546	5,429,308
65	0	5,429,308	380,052	0	292,543	0	20,060	272,483	5,536,876
66	0	5,536,876	387,581	0	301,319	0	20,662	280,657	5,643,800
67	0	5,643,800	395,066	0	310,359	0	21,282	289,077	5,749,790
68	0	5,749,790	402,485	0	319,669	0	21,920	297,749	5,854,526
69	0	5,854,526	409,817	0	329,260	0	22,578	306,682	5,957,661
70	0	5,957,661	417,036	0	339,137	0	23,255	315,882	6,058,815
71	0	6,058,815	424,117	0	349,311	0	23,953	325,359	6,157,573
72	0	6,157,573	431,030	0	359,791	0	24,671	335,119	6,253,484
73	0	6,253,484	437,744	0	370,584	0	25,412	345,173	6,346,055
74	0	6,346,055	444,224	0	381,702	0	26,174	355,528	6,434,750
75	0	6,434,750	450,433	0	393,153	0	26,959	366,194	6,518,989
76	0	6,518,989	456,329	0	404,948	0	27,768	377,180	6,598,138
77	0	6,598,138	461,870	0	417,096	0	28,601	388,495	6,671,513
78	0	6,671,513	467,006	0	429,609	0	29,459	400,150	6,738,369
79	0	6,738,369	471,686	0	442,497	0	30,343	412,155	6,797,900
80	0	6,797,900	475,853	0	455,772	0	31,253	424,519	6,849,234
81	0	6,849,234	479,446	0	469,445	0	32,191	437,255	6,891,425
82	0	6,891,425	482,400	0	483,529	0	33,156	450,372	6,923,452
83	0	6,923,452	484,642	0	498,035	0	34,151	463,884	6,944,210
84	0	6,944,210	486,095	0	512,976	0	35,175	477,800	6,952,505
85	0	6,952,505	486,675	0	528,365	0	36,231	492,134	6,947,046
86	0	6,947,046	486,293	0	544,216	0	37,318	506,898	6,926,441
87	0	6,926,441	484,851	0	560,542	0	38,437	522,105	6,889,187
88	0	6,889,187	482,243	0	577,359	0	39,590	537,768	6,833,662
89	0	6,833,662	478,356	0	594,679	0	40,778	553,901	6,758,117
90	0	6,758,117	473,068	0	612,520	0	42,001	570,518	6,660,667
91	0	6,660,667	466,247	0	630,895	0	43,261	587,634	6,539,280
92	0	6,539,280	457,750	0	649,822	0	44,559	605,263	6,391,766
93	0	6,391,766	447,424	0	669,317	0	45,896	623,421	6,215,769
94	0	6,215,769	435,104	0	689,396	0	47,273	642,123	6,008,750
95	0	6,008,750	420,612	0	710,078	0	48,691	661,387	5,767,975
96	0	5,767,975	403,758	0	731,381	0	50,152	681,229	5,490,505
97	0	5,490,505	384,335	0	753,322	0	51,656	701,666	5,173,174
98	0	5,173,174	362,122	0	775,922	0	53,206	722,716	4,812,581
99	\$0	\$4,812,581	\$336,881	\$0	\$799,199	\$0	\$54,802	\$744,397	\$4,405,065

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 do not infer that the company assumes any fiduciary duties. 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 information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.
