

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



Date: October 3, 2025

INTRODUCTION

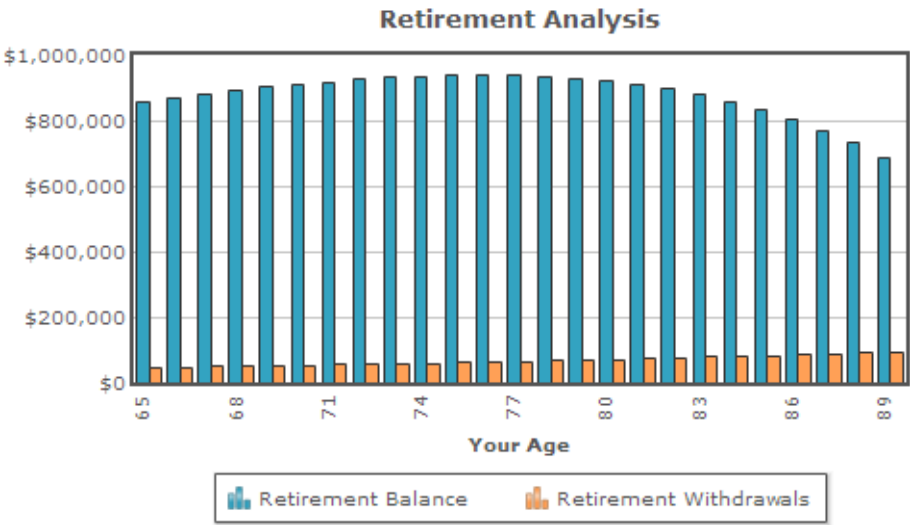
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	65	Current annual income	\$85,000
Spouse's annual income (if applicable)	\$95,000	Current retirement savings balance	\$800,000
Current annual savings amount	\$40,055	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$1,050	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	25	Income replacement at retirement	60.00%
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)	\$5,186		

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 \$593,990 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 60.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
65	\$0	\$800,000	\$56,000	\$0	\$108,000	\$1,050	\$62,232	\$44,718	\$811,282
66	0	811,282	56,790	0	111,240	1,050	64,099	46,091	821,981
67	0	821,981	57,539	0	114,577	1,050	66,022	47,505	832,014
68	0	832,014	58,241	0	118,015	1,050	68,003	48,962	841,293
69	0	841,293	58,891	0	121,555	1,050	70,043	50,462	849,721
70	0	849,721	59,480	0	125,202	1,050	72,144	52,008	857,194
71	0	857,194	60,004	0	128,958	1,050	74,308	53,599	863,598
72	0	863,598	60,452	0	132,826	1,050	76,538	55,239	868,811
73	0	868,811	60,817	0	136,811	1,050	78,834	56,928	872,701
74	0	872,701	61,089	0	140,916	1,050	81,199	58,667	875,123

75	0	875,123	61,259	0	145,143	1,050	83,635	60,458	875,923
76	0	875,923	61,315	0	149,497	1,050	86,144	62,304	874,934
77	0	874,934	61,245	0	153,982	1,050	88,728	64,204	871,975
78	0	871,975	61,038	0	158,602	1,050	91,390	66,162	866,852
79	0	866,852	60,680	0	163,360	1,050	94,131	68,178	859,353
80	0	859,353	60,155	0	168,260	1,050	96,955	70,255	849,253
81	0	849,253	59,448	0	173,308	1,050	99,864	72,394	836,306
82	0	836,306	58,541	0	178,508	1,050	102,860	74,598	820,250
83	0	820,250	57,418	0	183,863	1,050	105,946	76,867	800,801
84	0	800,801	56,056	0	189,379	1,050	109,124	79,204	777,652
85	0	777,652	54,436	0	195,060	1,050	112,398	81,612	750,476
86	0	750,476	52,533	0	200,912	1,050	115,770	84,092	718,917
87	0	718,917	50,324	0	206,939	1,050	119,243	86,646	682,595
88	0	682,595	47,782	0	213,147	1,050	122,820	89,277	641,100
89	\$0	\$641,100	\$44,877	\$0	\$219,542	\$1,050	\$126,505	\$91,987	\$593,990

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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