

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



Date: April 1, 2026

INTRODUCTION

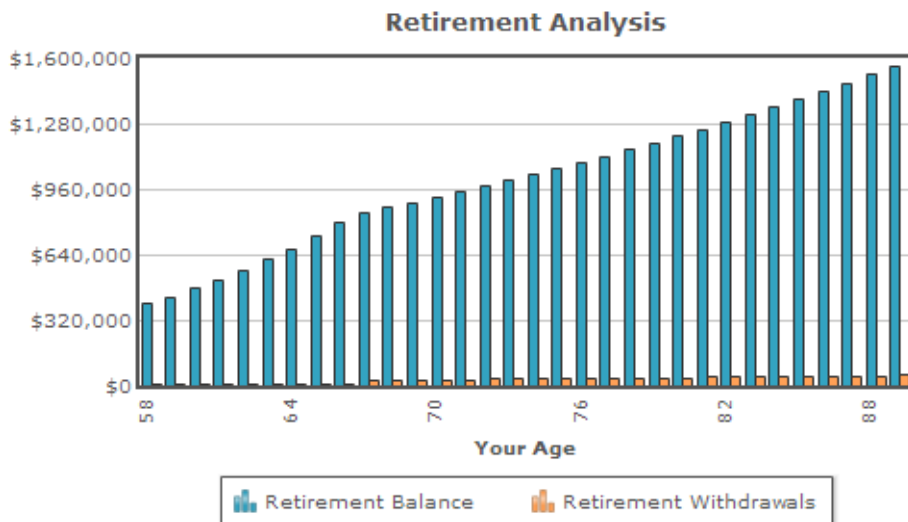
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	58	Current annual income	\$52,170
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$366,881
Current annual savings amount	\$9	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	Single
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 \$1,509,781 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
58	\$52,170	\$366,881	\$29,350	\$4,539	\$0	\$0	\$0	\$0	\$400,770
59	53,735	400,770	32,062	4,675	0	0	0	0	437,507
60	55,347	437,507	35,001	4,815	0	0	0	0	477,323
61	57,008	477,323	38,186	4,960	0	0	0	0	520,468
62	58,718	520,468	41,637	5,108	0	0	0	0	567,214
63	60,480	567,214	45,377	5,262	0	0	0	0	617,853
64	62,294	617,853	49,428	5,420	0	0	0	0	672,701
65	64,163	672,701	53,816	5,582	0	0	0	0	732,099
66	66,088	732,099	58,568	5,750	0	0	0	0	796,416
67	0	796,416	47,785	0	54,456	0	29,556	24,900	819,301

68	0	819,301	49,158	0	56,090	0	30,443	25,647	842,812
69	0	842,812	50,569	0	57,773	0	31,356	26,417	866,964
70	0	866,964	52,018	0	59,506	0	32,297	27,209	891,773
71	0	891,773	53,506	0	61,291	0	33,266	28,025	917,253
72	0	917,253	55,035	0	63,130	0	34,264	28,866	943,422
73	0	943,422	56,605	0	65,024	0	35,291	29,732	970,296
74	0	970,296	58,218	0	66,974	0	36,350	30,624	997,889
75	0	997,889	59,873	0	68,984	0	37,441	31,543	1,026,220
76	0	1,026,220	61,573	0	71,053	0	38,564	32,489	1,055,304
77	0	1,055,304	63,318	0	73,185	0	39,721	33,464	1,085,158
78	0	1,085,158	65,109	0	75,380	0	40,912	34,468	1,115,800
79	0	1,115,800	66,948	0	77,642	0	42,140	35,502	1,147,246
80	0	1,147,246	68,835	0	79,971	0	43,404	36,567	1,179,514
81	0	1,179,514	70,771	0	82,370	0	44,706	37,664	1,212,621
82	0	1,212,621	72,757	0	84,841	0	46,047	38,794	1,246,585
83	0	1,246,585	74,795	0	87,386	0	47,429	39,958	1,281,422
84	0	1,281,422	76,885	0	90,008	0	48,852	41,156	1,317,151
85	0	1,317,151	79,029	0	92,708	0	50,317	42,391	1,353,789
86	0	1,353,789	81,227	0	95,489	0	51,827	43,663	1,391,354
87	0	1,391,354	83,481	0	98,354	0	53,381	44,973	1,429,862
88	0	1,429,862	85,792	0	101,305	0	54,983	46,322	1,469,332
89	\$0	\$1,469,332	\$88,160	\$0	\$104,344	\$0	\$56,632	\$47,711	\$1,509,781

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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