

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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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.

SUMMARY OF INPUT

Your current age	35	Current annual income	\$10,000
Spouse's annual income (if applicable)	\$110,000	Current retirement savings balance	\$20,000
Current annual savings amount	\$10,000	Current annual savings increases	10.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	20	Income replacement at retirement	75.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	8.00%
Include Social Security benefits?	No	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 85 you will still have \$5,679,655 in your retirement accounts.

Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 8.0%	Current Savings	Desired Retirement Income 75.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
35	\$120,000	\$20,000	\$1,600	\$10,000	\$0	\$0	\$0	\$0	\$31,600
36	123,600	31,600	2,528	11,000	0	0	0	0	45,128
37	127,308	45,128	3,610	12,100	0	0	0	0	60,838
38	131,127	60,838	4,867	13,310	0	0	0	0	79,015
39	135,061	79,015	6,321	14,641	0	0	0	0	99,978
40	139,113	99,978	7,998	16,105	0	0	0	0	124,081
41	143,286	124,081	9,926	17,716	0	0	0	0	151,723
42	147,585	151,723	12,138	19,487	0	0	0	0	183,348
43	152,012	183,348	14,668	21,436	0	0	0	0	219,452
44	156,573	219,452	17,556	23,579	0	0	0	0	260,587
45	161,270	260,587	20,847	25,937	0	0	0	0	307,372
46	166,108	307,372	24,590	28,531	0	0	0	0	360,493
47	171,091	360,493	28,839	31,384	0	0	0	0	420,716
48	176,224	420,716	33,657	34,523	0	0	0	0	488,896
49	181,511	488,896	39,112	37,975	0	0	0	0	565,983
50	186,956	565,983	45,279	41,772	0	0	0	0	653,034
51	192,565	653,034	52,243	45,950	0	0	0	0	751,226
52	198,342	751,226	60,098	50,545	0	0	0	0	861,869
53	204,292	861,869	68,950	55,599	0	0	0	0	986,418
54	210,421	986,418	78,913	61,159	0	0	0	0	1,126,491
55	216,733	1,126,491	90,119	67,275	0	0	0	0	1,283,885
56	223,235	1,283,885	102,711	74,002	0	0	0	0	1,460,598

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.

57	229,932	1,460,598	116,848	81,403	0	0	0	0	1,658,849
58	236,830	1,658,849	132,708	89,543	0	0	0	0	1,881,100
59	243,935	1,881,100	150,488	98,497	0	0	0	0	2,130,085
60	251,253	2,130,085	170,407	108,347	0	0	0	0	2,408,839
61	258,791	2,408,839	192,707	119,182	0	0	0	0	2,720,728
62	266,555	2,720,728	217,658	131,100	0	0	0	0	3,069,486
63	274,551	3,069,486	245,559	144,210	0	0	0	0	3,459,255
64	282,788	3,459,255	276,740	158,631	0	0	0	0	3,894,626
65	0	3,894,626	311,570	0	218,454	0	0	218,454	3,987,742
66	0	3,987,742	319,019	0	225,007	0	0	225,007	4,081,754
67	0	4,081,754	326,540	0	231,757	0	0	231,757	4,176,537
68	0	4,176,537	334,123	0	238,710	0	0	238,710	4,271,950
69	0	4,271,950	341,756	0	245,871	0	0	245,871	4,367,835
70	0	4,367,835	349,427	0	253,248	0	0	253,248	4,464,014
71	0	4,464,014	357,121	0	260,845	0	0	260,845	4,560,290
72	0	4,560,290	364,823	0	268,670	0	0	268,670	4,656,443
73	0	4,656,443	372,515	0	276,731	0	0	276,731	4,752,228
74	0	4,752,228	380,178	0	285,032	0	0	285,032	4,847,373
75	0	4,847,373	387,790	0	293,583	0	0	293,583	4,941,580
76	0	4,941,580	395,326	0	302,391	0	0	302,391	5,034,515
77	0	5,034,515	402,761	0	311,463	0	0	311,463	5,125,814
78	0	5,125,814	410,065	0	320,807	0	0	320,807	5,215,073
79	0	5,215,073	417,206	0	330,431	0	0	330,431	5,301,848
80	0	5,301,848	424,148	0	340,344	0	0	340,344	5,385,652
81	0	5,385,652	430,852	0	350,554	0	0	350,554	5,465,950
82	0	5,465,950	437,276	0	361,071	0	0	361,071	5,542,155
83	0	5,542,155	443,372	0	371,903	0	0	371,903	5,613,625
84	\$0	\$5,613,625	\$449,090	\$0	\$383,060	\$0	\$0	\$383,060	\$5,679,655

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