

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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## INTRODUCTION

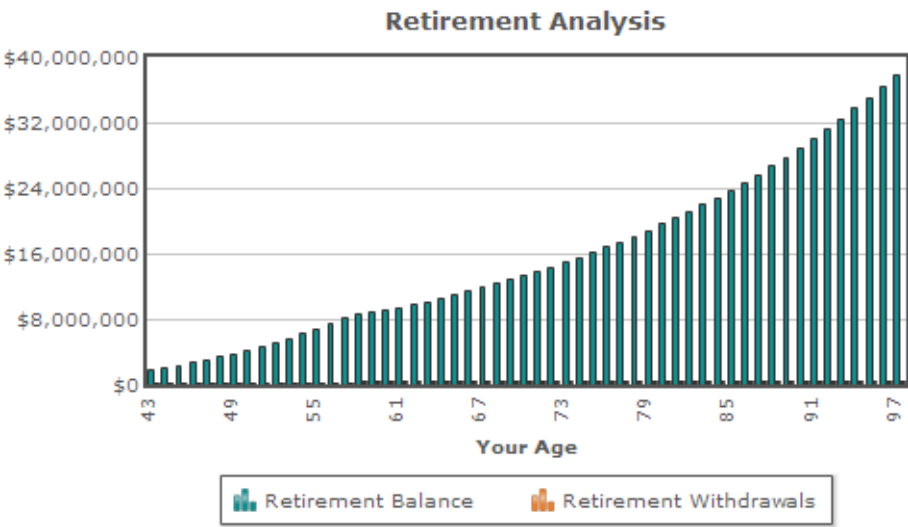
One method of retirement planning is to project what you are currently saving and have already accumulated to see if you will have enough to meet your retirement objectives. Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional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

## SUMMARY OF INPUT

Your current age	43	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$115,000	Current retirement savings balance	\$1,600,000
Current annual savings amount	\$150,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$50,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	58
Number of years of retirement income	40	Income replacement at retirement	35.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	4.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$2,500		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 98 you will still have \$37,802,880 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 4.0%	Current Savings	Desired Retirement Income 35.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
43	\$185,000	\$1,600,000	\$112,000	\$150,000	\$0	\$0	\$0	\$0	\$1,862,000
44	190,550	1,862,000	130,340	150,000	0	0	0	0	2,142,340
45	196,266	2,142,340	149,964	150,000	0	0	0	0	2,442,304

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46	202,154	2,442,304	170,961	150,000	0	0	0	0	2,763,265
47	208,219	2,763,265	193,429	150,000	0	0	0	0	3,106,694
48	214,466	3,106,694	217,469	150,000	0	0	0	0	3,474,162
49	220,900	3,474,162	243,191	150,000	0	0	0	0	3,867,354
50	227,527	3,867,354	270,715	150,000	0	0	0	0	4,288,068
51	234,352	4,288,068	300,165	150,000	0	0	0	0	4,738,233
52	241,383	4,738,233	331,676	150,000	0	0	0	0	5,219,909
53	248,625	5,219,909	365,394	150,000	0	0	0	0	5,735,303
54	256,083	5,735,303	401,471	150,000	0	0	0	0	6,286,774
55	263,766	6,286,774	440,074	150,000	0	0	0	0	6,876,848
56	271,679	6,876,848	481,379	150,000	0	0	0	0	7,508,228
57	279,829	7,508,228	525,576	150,000	0	0	0	0	8,183,804
58	0	8,183,804	327,352	0	100,878	50,000	0	50,878	8,460,278
59	0	8,460,278	338,411	0	103,905	51,500	0	52,405	8,746,284
60	0	8,746,284	349,851	0	107,022	53,045	0	53,977	9,042,158
61	0	9,042,158	361,686	0	110,233	54,636	0	55,596	9,348,249
62	0	9,348,249	373,930	0	113,540	56,275	52,605	4,659	9,717,520
63	0	9,717,520	388,701	0	116,946	57,964	54,183	4,799	10,101,422
64	0	10,101,422	404,057	0	120,454	59,703	55,809	4,943	10,500,536
65	0	10,500,536	420,021	0	124,068	61,494	57,483	5,091	10,915,466
66	0	10,915,466	436,619	0	127,790	63,339	59,208	5,244	11,346,841
67	0	11,346,841	453,874	0	131,623	65,239	60,984	5,401	11,795,314
68	0	11,795,314	471,813	0	135,572	67,196	62,813	5,563	12,261,564
69	0	12,261,564	490,463	0	139,639	69,212	64,698	5,730	12,746,297
70	0	12,746,297	509,852	0	143,828	71,288	66,639	5,902	13,250,247
71	0	13,250,247	530,010	0	148,143	73,427	68,638	6,079	13,774,178
72	0	13,774,178	550,967	0	152,588	75,629	70,697	6,261	14,318,884
73	0	14,318,884	572,755	0	157,165	77,898	72,818	6,449	14,885,190
74	0	14,885,190	595,408	0	161,880	80,235	75,002	6,642	15,473,955
75	0	15,473,955	618,958	0	166,737	82,642	77,252	6,842	16,086,072
76	0	16,086,072	643,443	0	171,739	85,122	79,570	7,047	16,722,467
77	0	16,722,467	668,899	0	176,891	87,675	81,957	7,258	17,384,108
78	0	17,384,108	695,364	0	182,198	90,306	84,416	7,476	18,071,996
79	0	18,071,996	722,880	0	187,664	93,015	86,948	7,700	18,787,175
80	0	18,787,175	751,487	0	193,293	95,805	89,557	7,931	19,530,731
81	0	19,530,731	781,229	0	199,092	98,679	92,244	8,169	20,303,791
82	0	20,303,791	812,152	0	205,065	101,640	95,011	8,414	21,107,528
83	0	21,107,528	844,301	0	211,217	104,689	97,861	8,667	21,943,162
84	0	21,943,162	877,726	0	217,553	107,830	100,797	8,927	22,811,962
85	0	22,811,962	912,478	0	224,080	111,064	103,821	9,195	23,715,245
86	0	23,715,245	948,610	0	230,802	114,396	106,936	9,471	24,654,384
87	0	24,654,384	986,175	0	237,727	117,828	110,144	9,755	25,630,805
88	0	25,630,805	1,025,232	0	244,858	121,363	113,448	10,047	26,645,990
89	0	26,645,990	1,065,840	0	252,204	125,004	116,851	10,349	27,701,481
90	0	27,701,481	1,108,059	0	259,770	128,754	120,357	10,659	28,798,881
91	0	28,798,881	1,151,955	0	267,563	132,617	123,968	10,979	29,939,857
92	0	29,939,857	1,197,594	0	275,590	136,595	127,687	11,308	31,126,143
93	0	31,126,143	1,245,046	0	283,858	140,693	131,517	11,648	32,359,541
94	0	32,359,541	1,294,382	0	292,374	144,914	135,463	11,997	33,641,926

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95	0	33,641,926	1,345,677	0	301,145	149,261	139,527	12,357	34,975,246
96	0	34,975,246	1,399,010	0	310,179	153,739	143,712	12,728	36,361,528
97	\$0	\$36,361,528	\$1,454,461	\$0	\$319,485	\$158,351	\$148,024	\$13,109	\$37,802,880

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