

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

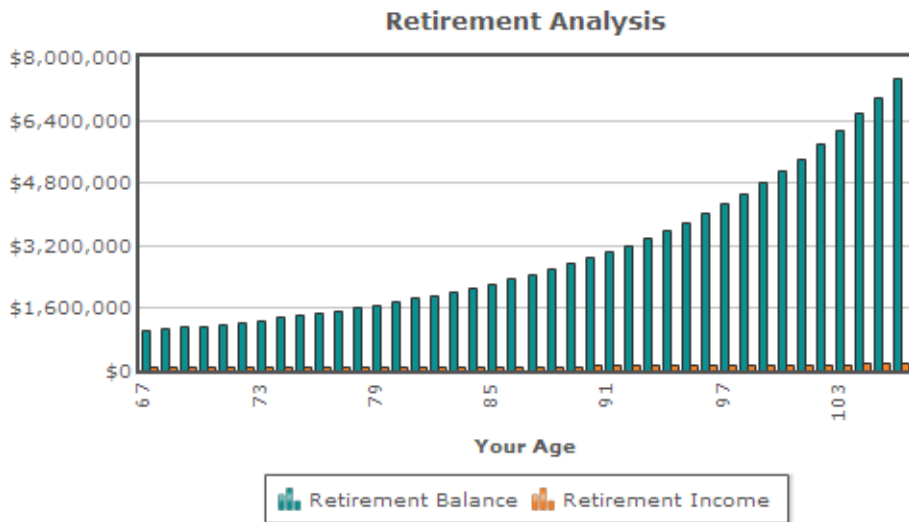
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns and your personal situation will affect your plan.

SUMMARY OF INPUT

Your current age	67	Current annual income	\$50,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,000,000
Desired retirement age	67	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	9.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Based on the inputs you provided, to provide the inflation-adjusted retirement income you desire, you may potentially need to save 0.0% of your yearly income (less any employer match, if applicable). This year, for example, the amount would be \$0 or \$0 a month. The total amount needed for retirement, including amounts already saved, is \$1,000,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 10.00% Post-Ret 9.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$50,000	\$1,000,000	\$90,000	\$0	\$50,000	\$0	\$50,000	\$1,040,000
68	0	1,040,000	93,600	0	51,500	0	51,500	1,082,100
69	0	1,082,100	97,389	0	53,045	0	53,045	1,126,444
70	0	1,126,444	101,380	0	54,636	0	54,636	1,173,188
71	0	1,173,188	105,587	0	56,275	0	56,275	1,222,499

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.

72	0	1,222,499	110,025	0	57,964	0	57,964	1,274,560
73	0	1,274,560	114,710	0	59,703	0	59,703	1,329,568
74	0	1,329,568	119,661	0	61,494	0	61,494	1,387,736
75	0	1,387,736	124,896	0	63,339	0	63,339	1,449,293
76	0	1,449,293	130,436	0	65,239	0	65,239	1,514,491
77	0	1,514,491	136,304	0	67,196	0	67,196	1,583,599
78	0	1,583,599	142,524	0	69,212	0	69,212	1,656,912
79	0	1,656,912	149,122	0	71,288	0	71,288	1,734,746
80	0	1,734,746	156,127	0	73,427	0	73,427	1,817,446
81	0	1,817,446	163,570	0	75,629	0	75,629	1,905,387
82	0	1,905,387	171,485	0	77,898	0	77,898	1,998,973
83	0	1,998,973	179,908	0	80,235	0	80,235	2,098,645
84	0	2,098,645	188,878	0	82,642	0	82,642	2,204,881
85	0	2,204,881	198,439	0	85,122	0	85,122	2,318,199
86	0	2,318,199	208,638	0	87,675	0	87,675	2,439,161
87	0	2,439,161	219,525	0	90,306	0	90,306	2,568,380
88	0	2,568,380	231,154	0	93,015	0	93,015	2,706,520
89	0	2,706,520	243,587	0	95,805	0	95,805	2,854,301
90	0	2,854,301	256,887	0	98,679	0	98,679	3,012,509
91	0	3,012,509	271,126	0	101,640	0	101,640	3,181,995
92	0	3,181,995	286,380	0	104,689	0	104,689	3,363,686
93	0	3,363,686	302,732	0	107,830	0	107,830	3,558,588
94	0	3,558,588	320,273	0	111,064	0	111,064	3,767,796
95	0	3,767,796	339,102	0	114,396	0	114,396	3,992,502
96	0	3,992,502	359,325	0	117,828	0	117,828	4,233,998
97	0	4,233,998	381,060	0	121,363	0	121,363	4,493,695
98	0	4,493,695	404,433	0	125,004	0	125,004	4,773,124
99	0	4,773,124	429,581	0	128,754	0	128,754	5,073,951
100	0	5,073,951	456,656	0	132,617	0	132,617	5,397,990
101	0	5,397,990	485,819	0	136,595	0	136,595	5,747,213
102	0	5,747,213	517,249	0	140,693	0	140,693	6,123,769
103	0	6,123,769	551,139	0	144,914	0	144,914	6,529,995
104	0	6,529,995	587,700	0	149,261	0	149,261	6,968,433
105	0	6,968,433	627,159	0	153,739	0	153,739	7,441,853
106	\$0	\$7,441,853	\$669,767	\$0	\$158,351	\$0	\$158,351	\$7,953,268

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