

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: October 4, 2025



INTRODUCTION

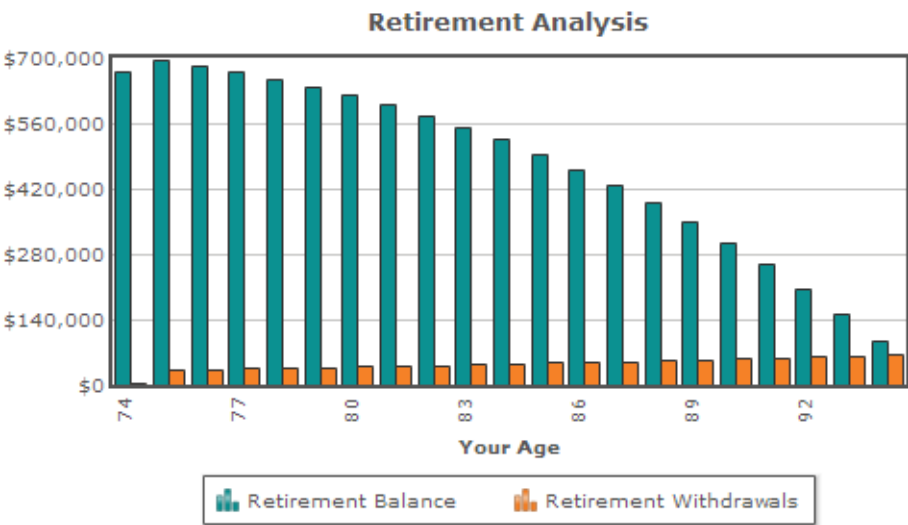
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	74	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$650,000
Current annual savings amount	\$5,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$9,600	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	75
Number of years of retirement income	20	Income replacement at retirement	100.00%
Pre-retirement investment return	3.00%	Post-retirement investment return	3.00%
Include Social Security benefits?	Yes	Marital status	Single
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 95 you will still have \$31,289 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 3.0% Post-Ret 3.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
74	\$70,000	\$650,000	\$19,500	\$5,000	\$0	\$0	\$0	\$0	\$674,500
75	0	674,500	20,235	0	72,100	9,600	30,900	31,600	663,135
76	0	663,135	19,894	0	74,263	9,600	31,827	32,836	650,193
77	0	650,193	19,506	0	76,491	9,600	32,782	34,109	635,590

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.

78	0	635,590	19,068	0	78,786	9,600	33,765	35,420	619,237
79	0	619,237	18,577	0	81,149	9,600	34,778	36,771	601,043
80	0	601,043	18,031	0	83,584	9,600	35,822	38,162	580,912
81	0	580,912	17,427	0	86,091	9,600	36,896	39,595	558,745
82	0	558,745	16,762	0	88,674	9,600	38,003	41,071	534,436
83	0	534,436	16,033	0	91,334	9,600	39,143	42,591	507,879
84	0	507,879	15,236	0	94,074	9,600	40,317	44,157	478,958
85	0	478,958	14,369	0	96,896	9,600	41,527	45,769	447,558
86	0	447,558	13,427	0	99,803	9,600	42,773	47,430	413,554
87	0	413,554	12,407	0	102,797	9,600	44,056	49,141	376,819
88	0	376,819	11,305	0	105,881	9,600	45,378	50,904	337,220
89	0	337,220	10,117	0	109,058	9,600	46,739	52,719	294,618
90	0	294,618	8,839	0	112,329	9,600	48,141	54,588	248,868
91	0	248,868	7,466	0	115,699	9,600	49,585	56,514	199,821
92	0	199,821	5,995	0	119,170	9,600	51,073	58,497	147,318
93	0	147,318	4,420	0	122,745	9,600	52,605	60,540	91,197
94	\$0	\$91,197	\$2,736	\$0	\$126,428	\$9,600	\$54,183	\$62,644	\$31,289

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