

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

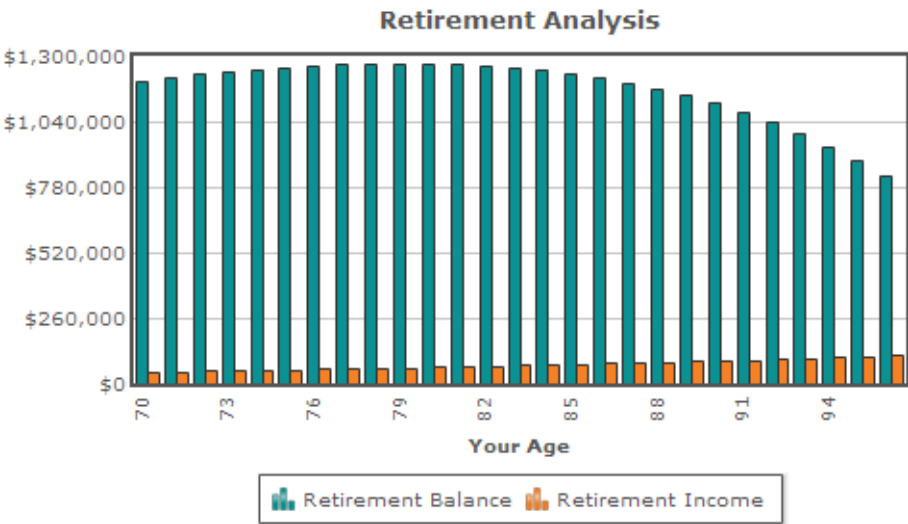
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	70	Current annual income	\$85,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,200,000
Desired retirement age	70	Number of years of retirement income	27
Expected inflation	3.50%	Income replacement at retirement	100.00%
Pre-retirement investment return	4.50%	Post-retirement investment return	4.70%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Married
Social Security override amount (monthly amount in today's dollars)	\$3,407		

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 \$1,200,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.50%	Beginning Retirement Balance	Earnings Pre-Ret 4.50% Post-Ret 4.70%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
70	\$85,000	\$1,200,000	\$56,400	\$0	\$85,000	\$40,884	\$44,116	\$1,212,284
71	0	1,212,284	56,977	0	87,975	42,315	45,660	1,223,601
72	0	1,223,601	57,509	0	91,054	43,796	47,258	1,233,852

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.

73	0	1,233,852	57,991	0	94,241	45,329	48,912	1,242,931
74	0	1,242,931	58,418	0	97,539	46,915	50,624	1,250,725
75	0	1,250,725	58,784	0	100,953	48,557	52,396	1,257,113
76	0	1,257,113	59,084	0	104,487	50,257	54,230	1,261,967
77	0	1,261,967	59,312	0	108,144	52,016	56,128	1,265,152
78	0	1,265,152	59,462	0	111,929	53,836	58,092	1,266,522
79	0	1,266,522	59,527	0	115,846	55,721	60,126	1,265,923
80	0	1,265,923	59,498	0	119,901	57,671	62,230	1,263,191
81	0	1,263,191	59,370	0	124,097	59,689	64,408	1,258,153
82	0	1,258,153	59,133	0	128,441	61,779	66,662	1,250,624
83	0	1,250,624	58,779	0	132,936	63,941	68,995	1,240,408
84	0	1,240,408	58,299	0	137,589	66,179	71,410	1,227,297
85	0	1,227,297	57,683	0	142,405	68,495	73,910	1,211,070
86	0	1,211,070	56,920	0	147,389	70,892	76,497	1,191,494
87	0	1,191,494	56,000	0	152,547	73,374	79,174	1,168,320
88	0	1,168,320	54,911	0	157,887	75,942	81,945	1,141,286
89	0	1,141,286	53,640	0	163,413	78,600	84,813	1,110,114
90	0	1,110,114	52,175	0	169,132	81,351	87,782	1,074,507
91	0	1,074,507	50,502	0	175,052	84,198	90,854	1,034,155
92	0	1,034,155	48,605	0	181,178	87,145	94,034	988,727
93	0	988,727	46,470	0	187,520	90,195	97,325	937,872
94	0	937,872	44,080	0	194,083	93,352	100,731	881,221
95	0	881,221	41,417	0	200,876	96,619	104,257	818,381
96	\$0	\$818,381	\$38,464	\$0	\$207,906	\$100,001	\$107,906	\$748,939

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