

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

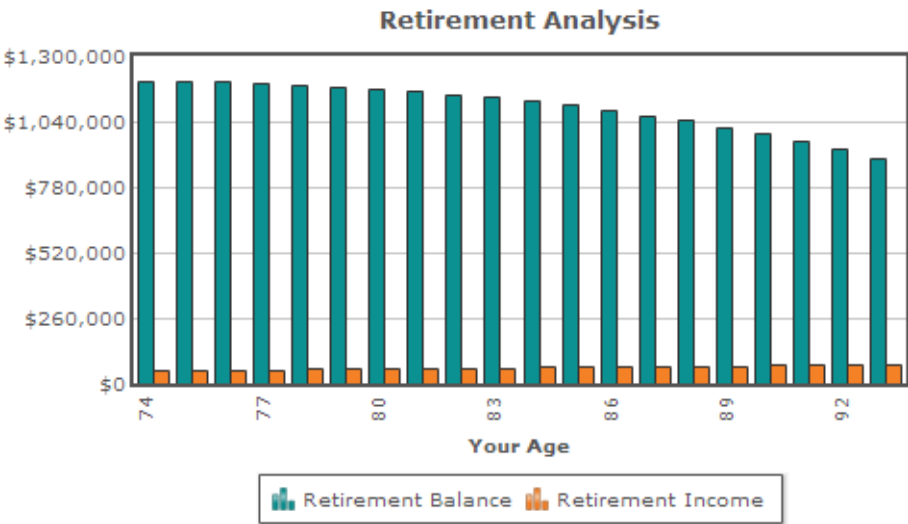
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	74	Current annual income	\$84,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,200,000
Desired retirement age	74	Number of years of retirement income	20
Expected inflation	2.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	4.00%	Post-retirement investment return	4.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Single
Social Security override amount (monthly amount in today's dollars)	\$2,803		

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 @ 2.00%	Beginning Retirement Balance	Earnings Pre-Ret 4.00% Post-Ret 4.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
74	\$84,000	\$1,200,000	\$48,000	\$0	\$84,000	\$33,636	\$50,364	\$1,197,636
75	0	1,197,636	47,905	0	85,680	34,309	51,371	1,194,170
76	0	1,194,170	47,767	0	87,394	34,995	52,399	1,189,538

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.

77	0	1,189,538	47,582	0	89,141	35,695	53,447	1,183,673
78	0	1,183,673	47,347	0	90,924	36,409	54,516	1,176,504
79	0	1,176,504	47,060	0	92,743	37,137	55,606	1,167,959
80	0	1,167,959	46,718	0	94,598	37,880	56,718	1,157,959
81	0	1,157,959	46,318	0	96,490	38,637	57,852	1,146,425
82	0	1,146,425	45,857	0	98,419	39,410	59,009	1,133,272
83	0	1,133,272	45,331	0	100,388	40,198	60,190	1,118,414
84	0	1,118,414	44,737	0	102,396	41,002	61,393	1,101,757
85	0	1,101,757	44,070	0	104,443	41,822	62,621	1,083,206
86	0	1,083,206	43,328	0	106,532	42,659	63,874	1,062,660
87	0	1,062,660	42,506	0	108,663	43,512	65,151	1,040,016
88	0	1,040,016	41,601	0	110,836	44,382	66,454	1,015,162
89	0	1,015,162	40,606	0	113,053	45,270	67,783	987,985
90	0	987,985	39,519	0	115,314	46,175	69,139	958,366
91	0	958,366	38,335	0	117,620	47,099	70,522	926,178
92	0	926,178	37,047	0	119,973	48,040	71,932	891,293
93	\$0	\$891,293	\$35,652	\$0	\$122,372	\$49,001	\$73,371	\$853,574

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