

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

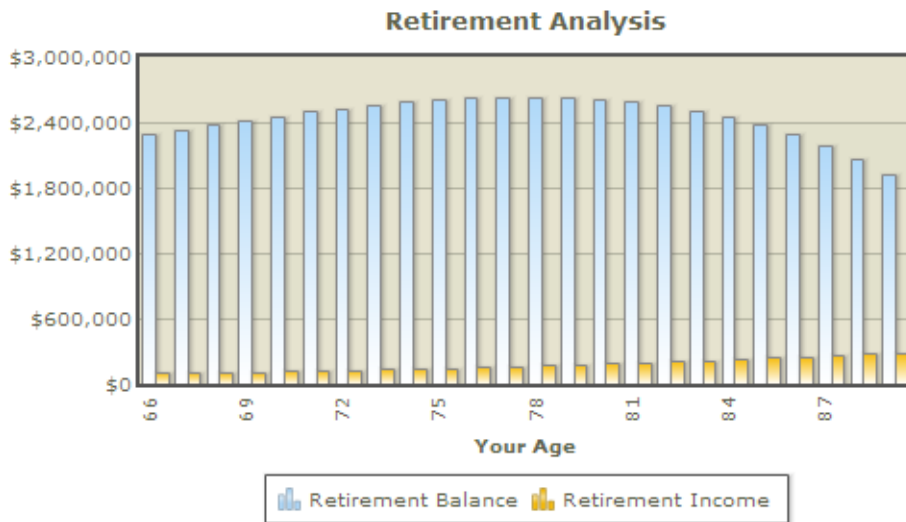
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	66	Current annual income	\$140,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,280,000
Desired retirement age	66	Number of years of retirement income	24
Expected inflation	5.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	0.00%	Post-retirement investment return	6.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Married
Social Security override amount (monthly amount in today's dollars)	\$4,100		

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 \$2,280,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 5.00%	Beginning Retirement Balance	Earnings Pre-Ret 0.00% Post-Ret 6.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
66	\$140,000	\$2,280,000	\$136,800	\$0	\$140,000	\$49,200	\$90,800	\$2,326,000
67	0	2,326,000	139,560	0	147,000	51,660	95,340	2,370,220
68	0	2,370,220	142,213	0	154,350	54,243	100,107	2,412,326
69	0	2,412,326	144,740	0	162,068	56,955	105,112	2,451,953
70	0	2,451,953	147,117	0	170,171	59,803	110,368	2,488,703
71	0	2,488,703	149,322	0	178,679	62,793	115,886	2,522,138

72	0	2,522,138	151,328	0	187,613	65,933	121,681	2,551,786
73	0	2,551,786	153,107	0	196,994	69,229	127,765	2,577,129
74	0	2,577,129	154,628	0	206,844	72,691	134,153	2,597,603
75	0	2,597,603	155,856	0	217,186	76,325	140,861	2,612,599
76	0	2,612,599	156,756	0	228,045	80,142	147,904	2,621,451
77	0	2,621,451	157,287	0	239,448	84,149	155,299	2,623,439
78	0	2,623,439	157,406	0	251,420	88,356	163,064	2,617,782
79	0	2,617,782	157,067	0	263,991	92,774	171,217	2,603,632
80	0	2,603,632	156,218	0	277,190	97,413	179,778	2,580,072
81	0	2,580,072	154,804	0	291,050	102,283	188,767	2,546,110
82	0	2,546,110	152,767	0	305,602	107,397	198,205	2,500,671
83	0	2,500,671	150,040	0	320,883	112,767	208,115	2,442,596
84	0	2,442,596	146,556	0	336,927	118,406	218,521	2,370,631
85	0	2,370,631	142,238	0	353,773	124,326	229,447	2,283,422
86	0	2,283,422	137,005	0	371,462	130,542	240,919	2,179,508
87	0	2,179,508	130,770	0	390,035	137,069	252,965	2,057,313
88	0	2,057,313	123,439	0	409,537	143,923	265,614	1,915,138
89	\$0	\$1,915,138	\$114,908	\$0	\$430,013	\$151,119	\$278,894	\$1,751,152