

WELLS
FARGO

Advisors
Financial Network

Retirement Readiness Calculator

April 01, 2026

Prepared By: Lori Ace Facinelli

Prepared For: Joan Schaffer (\$26,000)

Wells Fargo Advisors Financial Network, LLC (WFAFN) is a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. WFAFN uses the trade name Wells Fargo Advisors. Any other referenced entity is a separate entity from WFAFN.

©2025 Wells Fargo Advisors Financial Network, LLC. Report contents and calculations provided with permission by CalcXML. WFAFN is not an affiliate of CalcXML.

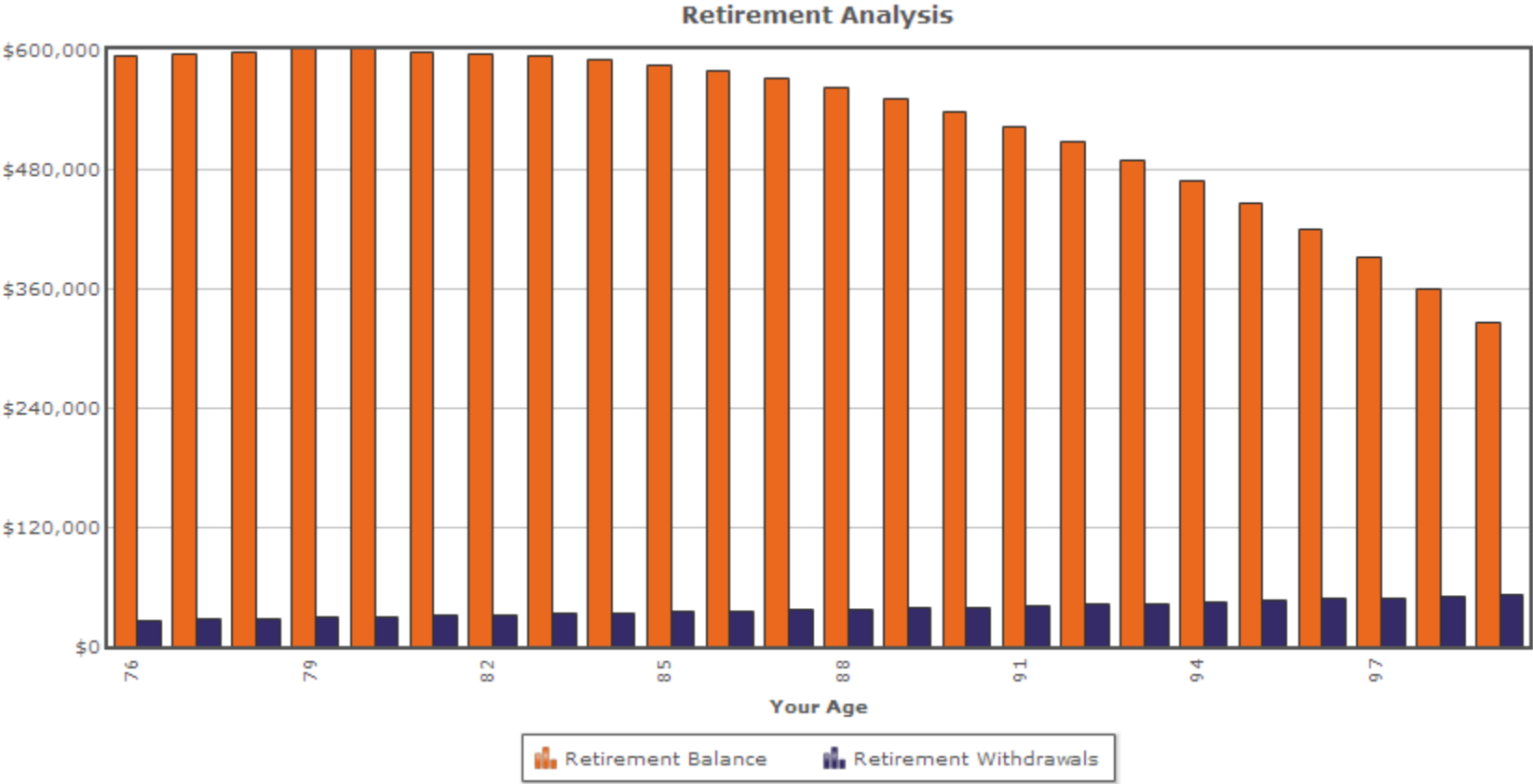
PM-04232027-8530197.1.2

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.

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 100 you will still have \$273,467 in your retirement accounts.



ASSUMPTIONS

This report is based on the following assumptions:

- **Your current age:** 76
- **Current annual income:** \$26,000
- **Spouse's annual income (if applicable):** \$0
- **Current retirement savings balance:** \$565,398
- **Current annual savings amount:** \$0
- **Current annual savings increases:** 0.00%
- **Annual pension benefit at retirement:** \$0
- **Pension increases with inflation?:** No
- **Expected inflation:** 3.00%
- **Desired retirement age:** 76
- **Number of years of retirement income:** 24
- **Income replacement at retirement:** 100.00%
- **Pre-retirement investment return:** 5.00%
- **Post-retirement investment return:** 5.00%
- **Include Social Security benefits?:** No
- **Marital status:** Single

This analysis assumes any withdrawals for income during retirement begin at your desired retirement age, happen once per month at the beginning of each month, and are based on the percentage of income replacement you desire based on your current annual income.

IMPORTANT INFORMATION

Wells Fargo Advisors and its affiliates, officers, directors, employees and agents do not and will not assume responsibility (directly or indirectly) for the information provided. The results of the financial calculations are determined using the variables depicted, and the results do not constitute a recommendation or investment advice.

It is important to remember that:

- These scenarios are hypothetical.
- Future rates of return can't be predicted with certainty.
- Investments that pay higher rates of return are generally subject to higher risk and volatility.
- The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.
- The compounded rates of return entered do not reflect sales charges, other fees, or the potential impacts of taxes.
- The inflation rate entered may not reflect historical inflation rates.

- The savings goals depicted by this calculator are an estimate based on certain assumptions and cannot guarantee that the sufficient money will be saved. The calculations provided do not guarantee future performance of any investment option.

Wells Fargo and Company and its Affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed. It is also possible that the plan holder may be in a different tax bracket at the time the funds are withdrawn.

Information and interactive calculators are provided by ©2025 CalcXML.