

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

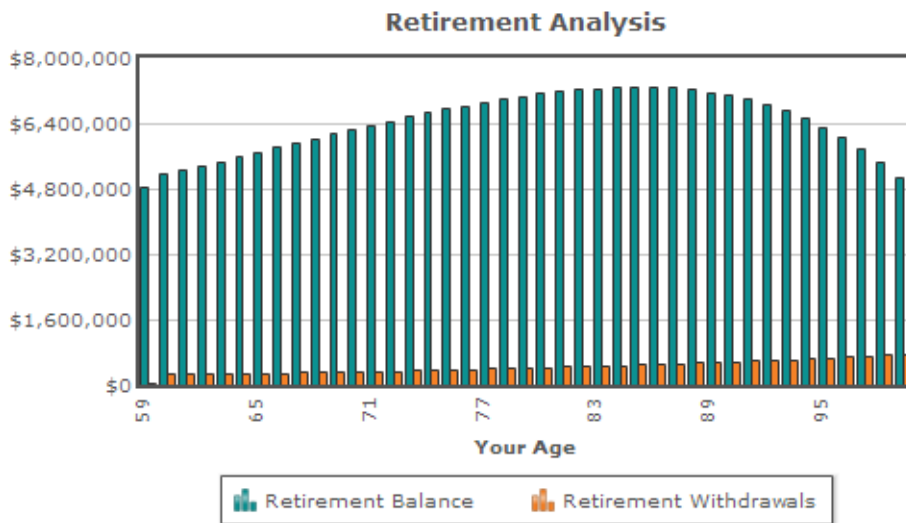
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	59	Current annual income	\$250,000
Spouse's annual income (if applicable)	\$250,000	Current retirement savings balance	\$4,500,000
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	60
Number of years of retirement income	40	Income replacement at retirement	48.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	7.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$1,400		

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 \$4,310,772 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 7.0%	Current Savings	Desired Retirement Income 48.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$500,000	\$4,500,000	\$315,000	\$0	\$0	\$0	\$0	\$0	\$4,815,000
60	0	4,815,000	337,050	0	247,200	0	0	247,200	4,904,850
61	0	4,904,850	343,340	0	254,616	0	0	254,616	4,993,574
62	0	4,993,574	349,550	0	262,254	0	18,358	243,897	5,099,227

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63	0	5,099,227	356,946	0	270,122	0	18,909	251,214	5,204,959
64	0	5,204,959	364,347	0	278,226	0	19,476	258,750	5,310,556
65	0	5,310,556	371,739	0	286,573	0	20,060	266,512	5,415,783
66	0	5,415,783	379,105	0	295,170	0	20,662	274,508	5,520,380
67	0	5,520,380	386,427	0	304,025	0	21,282	282,743	5,624,063
68	0	5,624,063	393,684	0	313,146	0	21,920	291,225	5,726,522
69	0	5,726,522	400,857	0	322,540	0	22,578	299,962	5,827,417
70	0	5,827,417	407,919	0	332,216	0	23,255	308,961	5,926,375
71	0	5,926,375	414,846	0	342,183	0	23,953	318,230	6,022,992
72	0	6,022,992	421,609	0	352,448	0	24,671	327,777	6,116,824
73	0	6,116,824	428,178	0	363,022	0	25,412	337,610	6,207,392
74	0	6,207,392	434,517	0	373,912	0	26,174	347,738	6,294,171
75	0	6,294,171	440,592	0	385,130	0	26,959	358,170	6,376,593
76	0	6,376,593	446,361	0	396,683	0	27,768	368,916	6,454,038
77	0	6,454,038	451,783	0	408,584	0	28,601	379,983	6,525,838
78	0	6,525,838	456,809	0	420,841	0	29,459	391,383	6,591,264
79	0	6,591,264	461,388	0	433,467	0	30,343	403,124	6,649,529
80	0	6,649,529	465,467	0	446,471	0	31,253	415,218	6,699,778
81	0	6,699,778	468,984	0	459,865	0	32,191	427,674	6,741,088
82	0	6,741,088	471,876	0	473,661	0	33,156	440,505	6,772,460
83	0	6,772,460	474,072	0	487,871	0	34,151	453,720	6,792,812
84	0	6,792,812	475,497	0	502,507	0	35,175	467,331	6,800,978
85	0	6,800,978	476,068	0	517,582	0	36,231	481,351	6,795,695
86	0	6,795,695	475,699	0	533,109	0	37,318	495,792	6,775,602
87	0	6,775,602	474,292	0	549,103	0	38,437	510,665	6,739,229
88	0	6,739,229	471,746	0	565,576	0	39,590	525,985	6,684,989
89	0	6,684,989	467,949	0	582,543	0	40,778	541,765	6,611,174
90	0	6,611,174	462,782	0	600,019	0	42,001	558,018	6,515,938
91	0	6,515,938	456,116	0	618,020	0	43,261	574,758	6,397,295
92	0	6,397,295	447,811	0	636,560	0	44,559	592,001	6,253,104
93	0	6,253,104	437,717	0	655,657	0	45,896	609,761	6,081,060
94	0	6,081,060	425,674	0	675,327	0	47,273	628,054	5,878,681
95	0	5,878,681	411,508	0	695,587	0	48,691	646,896	5,643,292
96	0	5,643,292	395,030	0	716,454	0	50,152	666,303	5,372,020
97	0	5,372,020	376,041	0	737,948	0	51,656	686,292	5,061,770
98	0	5,061,770	354,324	0	760,086	0	53,206	706,880	4,709,214
99	\$0	\$4,709,214	\$329,645	\$0	\$782,889	\$0	\$54,802	\$728,087	\$4,310,772

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