

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

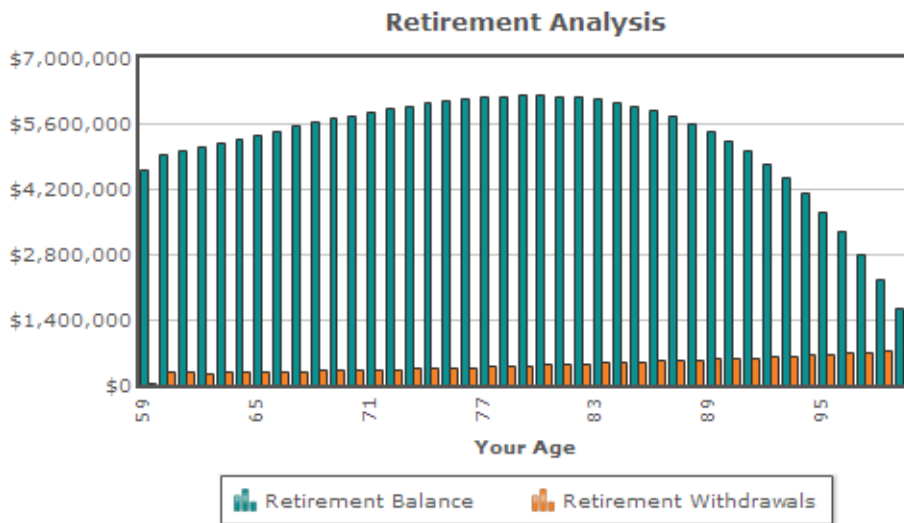
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	59	Current annual income	\$250,000
Spouse's annual income (if applicable)	\$250,000	Current retirement savings balance	\$4,300,000
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	49.00%
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)	\$1,800		

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 \$910,125 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 49.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$500,000	\$4,300,000	\$301,000	\$0	\$0	\$0	\$0	\$0	\$4,601,000
60	0	4,601,000	322,070	0	252,350	0	0	252,350	4,670,720
61	0	4,670,720	326,950	0	259,920	0	0	259,920	4,737,750
62	0	4,737,750	331,642	0	267,718	0	23,603	244,115	4,825,277

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63	0	4,825,277	337,769	0	275,750	0	24,311	251,439	4,911,608
64	0	4,911,608	343,813	0	284,022	0	25,040	258,982	4,996,439
65	0	4,996,439	349,751	0	292,543	0	25,792	266,751	5,079,438
66	0	5,079,438	355,561	0	301,319	0	26,565	274,754	5,160,245
67	0	5,160,245	361,217	0	310,359	0	27,362	282,996	5,238,466
68	0	5,238,466	366,693	0	319,669	0	28,183	291,486	5,313,672
69	0	5,313,672	371,957	0	329,260	0	29,029	300,231	5,385,398
70	0	5,385,398	376,978	0	339,137	0	29,899	309,238	5,453,138
71	0	5,453,138	381,720	0	349,311	0	30,796	318,515	5,516,343
72	0	5,516,343	386,144	0	359,791	0	31,720	328,070	5,574,416
73	0	5,574,416	390,209	0	370,584	0	32,672	337,913	5,626,713
74	0	5,626,713	393,870	0	381,702	0	33,652	348,050	5,672,533
75	0	5,672,533	397,077	0	393,153	0	34,662	358,491	5,711,119
76	0	5,711,119	399,778	0	404,948	0	35,702	369,246	5,741,651
77	0	5,741,651	401,916	0	417,096	0	36,773	380,324	5,763,243
78	0	5,763,243	403,427	0	429,609	0	37,876	391,733	5,774,937
79	0	5,774,937	404,246	0	442,497	0	39,012	403,485	5,775,697
80	0	5,775,697	404,299	0	455,772	0	40,182	415,590	5,764,406
81	0	5,764,406	403,508	0	469,445	0	41,388	428,058	5,739,857
82	0	5,739,857	401,790	0	483,529	0	42,629	440,899	5,700,748
83	0	5,700,748	399,052	0	498,035	0	43,908	454,126	5,645,674
84	0	5,645,674	395,197	0	512,976	0	45,226	467,750	5,573,121
85	0	5,573,121	390,118	0	528,365	0	46,582	481,782	5,481,457
86	0	5,481,457	383,702	0	544,216	0	47,980	496,236	5,368,923
87	0	5,368,923	375,825	0	560,542	0	49,419	511,123	5,233,624
88	0	5,233,624	366,354	0	577,359	0	50,902	526,457	5,073,521
89	0	5,073,521	355,146	0	594,679	0	52,429	542,250	4,886,417
90	0	4,886,417	342,049	0	612,520	0	54,002	558,518	4,669,949
91	0	4,669,949	326,896	0	630,895	0	55,622	575,273	4,421,572
92	0	4,421,572	309,510	0	649,822	0	57,290	592,532	4,138,550
93	0	4,138,550	289,698	0	669,317	0	59,009	610,308	3,817,941
94	0	3,817,941	267,256	0	689,396	0	60,779	628,617	3,456,580
95	0	3,456,580	241,961	0	710,078	0	62,603	647,475	3,051,065
96	0	3,051,065	213,575	0	731,381	0	64,481	666,900	2,597,740
97	0	2,597,740	181,842	0	753,322	0	66,415	686,907	2,092,675
98	0	2,092,675	146,487	0	775,922	0	68,408	707,514	1,531,648
99	\$0	\$1,531,648	\$107,215	\$0	\$799,199	\$0	\$70,460	\$728,739	\$910,125

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