

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: August 17, 2025



INTRODUCTION

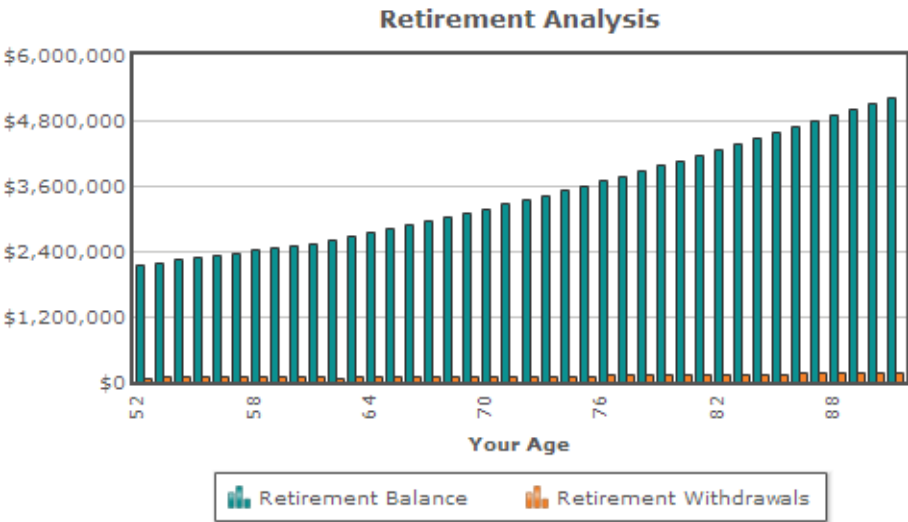
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	52	Current annual income	\$100,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,031,000
Current annual savings amount	\$0	Current annual savings increases	5.50%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	52
Number of years of retirement income	40	Income replacement at retirement	70.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	5.50%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$1,488		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 92 you will still have \$5,041,083 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 5.5%	Current Savings	Desired Retirement Income 70.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
52	\$0	\$2,031,000	\$111,705	\$0	\$70,000	\$0	\$0	\$70,000	\$2,072,705
53	0	2,072,705	113,999	0	72,100	0	0	72,100	2,114,604
54	0	2,114,604	116,303	0	74,263	0	0	74,263	2,156,644
55	0	2,156,644	118,615	0	76,491	0	0	76,491	2,198,769

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.

56	0	2,198,769	120,932	0	78,786	0	0	78,786	2,240,915
57	0	2,240,915	123,250	0	81,149	0	0	81,149	2,283,016
58	0	2,283,016	125,566	0	83,584	0	0	83,584	2,324,999
59	0	2,324,999	127,875	0	86,091	0	0	86,091	2,366,782
60	0	2,366,782	130,173	0	88,674	0	0	88,674	2,408,281
61	0	2,408,281	132,455	0	91,334	0	0	91,334	2,449,403
62	0	2,449,403	134,717	0	94,074	0	23,997	70,077	2,514,043
63	0	2,514,043	138,272	0	96,896	0	24,717	72,179	2,580,136
64	0	2,580,136	141,907	0	99,803	0	25,458	74,345	2,647,698
65	0	2,647,698	145,623	0	102,797	0	26,222	76,575	2,716,746
66	0	2,716,746	149,421	0	105,881	0	27,009	78,872	2,787,295
67	0	2,787,295	153,301	0	109,058	0	27,819	81,239	2,859,358
68	0	2,859,358	157,265	0	112,329	0	28,654	83,676	2,932,946
69	0	2,932,946	161,312	0	115,699	0	29,513	86,186	3,008,072
70	0	3,008,072	165,444	0	119,170	0	30,399	88,772	3,084,745
71	0	3,084,745	169,661	0	122,745	0	31,311	91,435	3,162,971
72	0	3,162,971	173,963	0	126,428	0	32,250	94,178	3,242,756
73	0	3,242,756	178,352	0	130,221	0	33,217	97,003	3,324,105
74	0	3,324,105	182,826	0	134,127	0	34,214	99,913	3,407,017
75	0	3,407,017	187,386	0	138,151	0	35,240	102,911	3,491,492
76	0	3,491,492	192,032	0	142,296	0	36,298	105,998	3,577,526
77	0	3,577,526	196,764	0	146,564	0	37,386	109,178	3,665,112
78	0	3,665,112	201,581	0	150,961	0	38,508	112,453	3,754,240
79	0	3,754,240	206,483	0	155,490	0	39,663	115,827	3,844,897
80	0	3,844,897	211,469	0	160,155	0	40,853	119,302	3,937,064
81	0	3,937,064	216,539	0	164,960	0	42,079	122,881	4,030,722
82	0	4,030,722	221,690	0	169,908	0	43,341	126,567	4,125,845
83	0	4,125,845	226,921	0	175,006	0	44,641	130,364	4,222,402
84	0	4,222,402	232,232	0	180,256	0	45,981	134,275	4,320,359
85	0	4,320,359	237,620	0	185,663	0	47,360	138,303	4,419,675
86	0	4,419,675	243,082	0	191,233	0	48,781	142,452	4,520,305
87	0	4,520,305	248,617	0	196,970	0	50,244	146,726	4,622,196
88	0	4,622,196	254,221	0	202,879	0	51,752	151,128	4,725,289
89	0	4,725,289	259,891	0	208,966	0	53,304	155,662	4,829,518
90	0	4,829,518	265,623	0	215,235	0	54,903	160,332	4,934,810
91	\$0	\$4,934,810	\$271,415	\$0	\$221,692	\$0	\$56,550	\$165,141	\$5,041,083

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.