

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

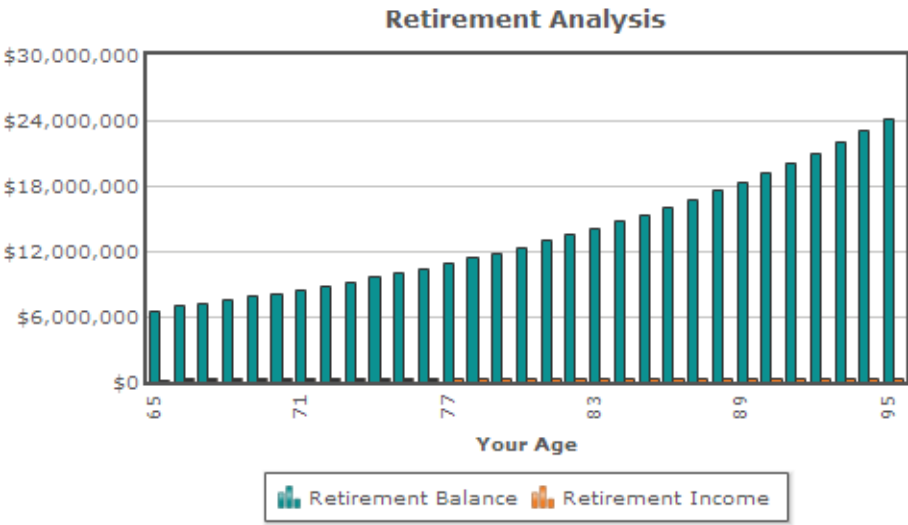
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	65	Current annual income	\$150,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$6,500,000
Desired retirement age	66	Number of years of retirement income	30
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	6.00%	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)	\$2,000		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 96 you may still have \$25,226,649 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 6.00% Post-Ret 6.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
65	\$150,000	\$6,500,000	\$390,000	\$0	\$0	\$0	\$0	\$6,890,000
66	0	6,890,000	413,400	0	154,500	24,720	129,780	7,173,620
67	0	7,173,620	430,417	0	159,135	25,462	133,673	7,470,364
68	0	7,470,364	448,222	0	163,909	26,225	137,684	7,780,902

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.

69	0	7,780,902	466,854	0	168,826	27,012	141,814	8,105,942
70	0	8,105,942	486,357	0	173,891	27,823	146,069	8,446,230
71	0	8,446,230	506,774	0	179,108	28,657	150,451	8,802,553
72	0	8,802,553	528,153	0	184,481	29,517	154,964	9,175,742
73	0	9,175,742	550,545	0	190,016	30,402	159,613	9,566,674
74	0	9,566,674	574,000	0	195,716	31,315	164,401	9,976,273
75	0	9,976,273	598,576	0	201,587	32,254	169,333	10,405,516
76	0	10,405,516	624,331	0	207,635	33,222	174,413	10,855,433
77	0	10,855,433	651,326	0	213,864	34,218	179,646	11,327,113
78	0	11,327,113	679,627	0	220,280	35,245	185,035	11,821,705
79	0	11,821,705	709,302	0	226,888	36,302	190,586	12,340,421
80	0	12,340,421	740,425	0	233,695	37,391	196,304	12,884,542
81	0	12,884,542	773,073	0	240,706	38,513	202,193	13,455,422
82	0	13,455,422	807,325	0	247,927	39,668	208,259	14,054,488
83	0	14,054,488	843,269	0	255,365	40,858	214,507	14,683,251
84	0	14,683,251	880,995	0	263,026	42,084	220,942	15,343,304
85	0	15,343,304	920,598	0	270,917	43,347	227,570	16,036,333
86	0	16,036,333	962,180	0	279,044	44,647	234,397	16,764,115
87	0	16,764,115	1,005,847	0	287,416	45,986	241,429	17,528,533
88	0	17,528,533	1,051,712	0	296,038	47,366	248,672	18,331,573
89	0	18,331,573	1,099,894	0	304,919	48,787	256,132	19,175,336
90	0	19,175,336	1,150,520	0	314,067	50,251	263,816	20,062,040
91	0	20,062,040	1,203,722	0	323,489	51,758	271,730	20,994,032
92	0	20,994,032	1,259,642	0	333,193	53,311	279,882	21,973,791
93	0	21,973,791	1,318,427	0	343,189	54,910	288,279	23,003,940
94	0	23,003,940	1,380,236	0	353,485	56,558	296,927	24,087,249
95	\$0	\$24,087,249	\$1,445,235	\$0	\$364,089	\$58,254	\$305,835	\$25,226,649

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