

# AM I SAVING ENOUGH FOR MY RETIREMENT?

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## INTRODUCTION

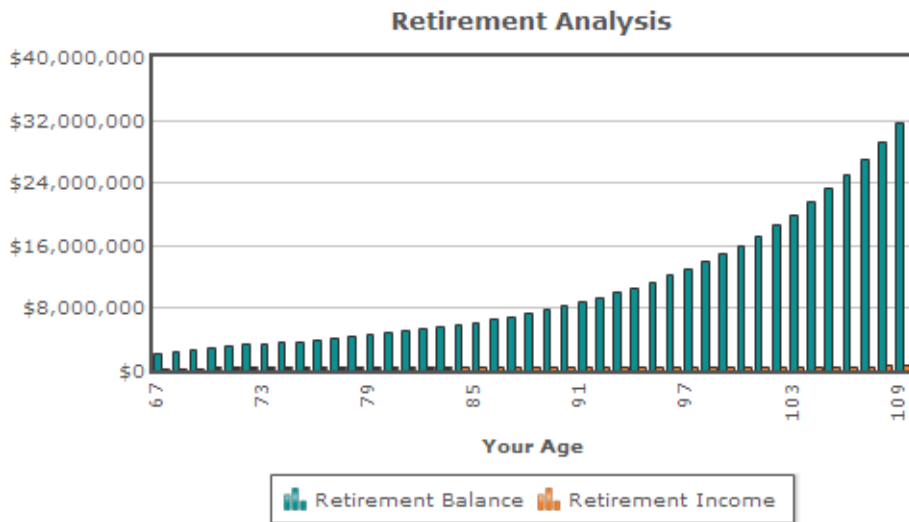
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

## SUMMARY OF INPUT

Your current age	67	Current annual income	\$150,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,200,000
Desired retirement age	70	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	10.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 110 you may still have \$34,189,237 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 10.00% Post-Ret 10.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$150,000	\$2,200,000	\$220,000	\$0	\$0	\$0	\$0	\$2,420,000
68	154,500	2,420,000	242,000	0	0	0	0	2,662,000
69	159,135	2,662,000	266,200	0	0	0	0	2,928,200
70	0	2,928,200	292,820	0	163,909	0	163,909	3,057,111
71	0	3,057,111	305,711	0	168,826	0	168,826	3,193,996

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72	0	3,193,996	319,400	0	173,891	0	173,891	3,339,504
73	0	3,339,504	333,950	0	179,108	0	179,108	3,494,347
74	0	3,494,347	349,435	0	184,481	0	184,481	3,659,300
75	0	3,659,300	365,930	0	190,016	0	190,016	3,835,215
76	0	3,835,215	383,521	0	195,716	0	195,716	4,023,020
77	0	4,023,020	402,302	0	201,587	0	201,587	4,223,735
78	0	4,223,735	422,373	0	207,635	0	207,635	4,438,473
79	0	4,438,473	443,847	0	213,864	0	213,864	4,668,457
80	0	4,668,457	466,846	0	220,280	0	220,280	4,915,022
81	0	4,915,022	491,502	0	226,888	0	226,888	5,179,636
82	0	5,179,636	517,964	0	233,695	0	233,695	5,463,904
83	0	5,463,904	546,390	0	240,706	0	240,706	5,769,589
84	0	5,769,589	576,959	0	247,927	0	247,927	6,098,621
85	0	6,098,621	609,862	0	255,365	0	255,365	6,453,118
86	0	6,453,118	645,312	0	263,026	0	263,026	6,835,404
87	0	6,835,404	683,540	0	270,917	0	270,917	7,248,027
88	0	7,248,027	724,803	0	279,044	0	279,044	7,693,786
89	0	7,693,786	769,379	0	287,416	0	287,416	8,175,749
90	0	8,175,749	817,575	0	296,038	0	296,038	8,697,286
91	0	8,697,286	869,729	0	304,919	0	304,919	9,262,095
92	0	9,262,095	926,210	0	314,067	0	314,067	9,874,238
93	0	9,874,238	987,424	0	323,489	0	323,489	10,538,173
94	0	10,538,173	1,053,817	0	333,193	0	333,193	11,258,797
95	0	11,258,797	1,125,880	0	343,189	0	343,189	12,041,488
96	0	12,041,488	1,204,149	0	353,485	0	353,485	12,892,152
97	0	12,892,152	1,289,215	0	364,089	0	364,089	13,817,278
98	0	13,817,278	1,381,728	0	375,012	0	375,012	14,823,993
99	0	14,823,993	1,482,399	0	386,262	0	386,262	15,920,130
100	0	15,920,130	1,592,013	0	397,850	0	397,850	17,114,293
101	0	17,114,293	1,711,429	0	409,786	0	409,786	18,415,936
102	0	18,415,936	1,841,594	0	422,079	0	422,079	19,835,451
103	0	19,835,451	1,983,545	0	434,742	0	434,742	21,384,254
104	0	21,384,254	2,138,425	0	447,784	0	447,784	23,074,896
105	0	23,074,896	2,307,490	0	461,218	0	461,218	24,921,168
106	0	24,921,168	2,492,117	0	475,054	0	475,054	26,938,230
107	0	26,938,230	2,693,823	0	489,306	0	489,306	29,142,748
108	0	29,142,748	2,914,275	0	503,985	0	503,985	31,553,038
109	\$0	\$31,553,038	\$3,155,304	\$0	\$519,104	\$0	\$519,104	\$34,189,237

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