

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.

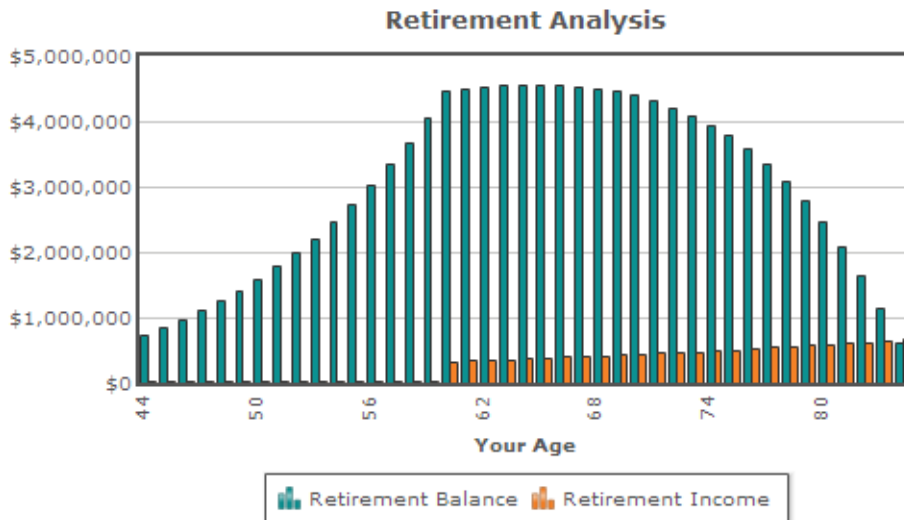
SUMMARY OF INPUT

Your current age	44	Current annual income	\$312,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$730,000
Desired retirement age	60	Number of years of retirement income	25
Expected inflation	3.00%	Income replacement at retirement	64.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	8.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Based on the inputs you provided, to provide the inflation-adjusted retirement income you desire, you may potentially need to save 17.1% of your yearly income (less any employer match, if applicable). This year, for example, the amount would be \$53,489 or \$4,457 a month. The total amount needed for retirement, including amounts already saved, is \$4,449,274, based on the current assumptions provided.

If you wait just one year to start saving for retirement you may need to save 19.3% of your annual income, which amounts to \$60,350 in the first year.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 8.00% Post-Ret 8.00%	Estimated Annual Savings	Retirement Income Replace 64.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
44	\$312,000	\$730,000	\$58,400	\$53,489	\$0	\$0	\$0	\$841,889
45	321,360	841,889	67,351	55,094	0	0	0	964,335
46	331,001	964,335	77,147	56,747	0	0	0	1,098,228

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.

47	340,931	1,098,228	87,858	58,449	0	0	0	1,244,536
48	351,159	1,244,536	99,563	60,203	0	0	0	1,404,301
49	361,694	1,404,301	112,344	62,009	0	0	0	1,578,654
50	372,544	1,578,654	126,292	63,869	0	0	0	1,768,816
51	383,721	1,768,816	141,505	65,785	0	0	0	1,976,106
52	395,232	1,976,106	158,089	67,759	0	0	0	2,201,954
53	407,089	2,201,954	176,156	69,792	0	0	0	2,447,901
54	419,302	2,447,901	195,832	71,885	0	0	0	2,715,619
55	431,881	2,715,619	217,249	74,042	0	0	0	3,006,910
56	444,837	3,006,910	240,553	76,263	0	0	0	3,323,726
57	458,183	3,323,726	265,898	78,551	0	0	0	3,668,175
58	471,928	3,668,175	293,454	80,907	0	0	0	4,042,536
59	486,086	4,042,536	323,403	83,335	0	0	0	4,449,274
60	0	4,449,274	355,942	0	320,428	0	320,428	4,484,788
61	0	4,484,788	358,783	0	330,041	0	330,041	4,513,530
62	0	4,513,530	361,082	0	339,942	0	339,942	4,534,671
63	0	4,534,671	362,774	0	350,140	0	350,140	4,547,305
64	0	4,547,305	363,784	0	360,644	0	360,644	4,550,445
65	0	4,550,445	364,036	0	371,464	0	371,464	4,543,017
66	0	4,543,017	363,441	0	382,608	0	382,608	4,523,851
67	0	4,523,851	361,908	0	394,086	0	394,086	4,491,673
68	0	4,491,673	359,334	0	405,908	0	405,908	4,445,098
69	0	4,445,098	355,608	0	418,086	0	418,086	4,382,621
70	0	4,382,621	350,610	0	430,628	0	430,628	4,302,602
71	0	4,302,602	344,208	0	443,547	0	443,547	4,203,263
72	0	4,203,263	336,261	0	456,853	0	456,853	4,082,671
73	0	4,082,671	326,614	0	470,559	0	470,559	3,938,726
74	0	3,938,726	315,098	0	484,676	0	484,676	3,769,148
75	0	3,769,148	301,532	0	499,216	0	499,216	3,571,464
76	0	3,571,464	285,717	0	514,193	0	514,193	3,342,988
77	0	3,342,988	267,439	0	529,618	0	529,618	3,080,809
78	0	3,080,809	246,465	0	545,507	0	545,507	2,781,767
79	0	2,781,767	222,541	0	561,872	0	561,872	2,442,436
80	0	2,442,436	195,395	0	578,728	0	578,728	2,059,103
81	0	2,059,103	164,728	0	596,090	0	596,090	1,627,741
82	0	1,627,741	130,219	0	613,973	0	613,973	1,143,987
83	0	1,143,987	91,519	0	632,392	0	632,392	603,115
84	\$0	\$603,115	\$48,249	\$0	\$651,364	\$0	\$651,364	\$0

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