

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: October 3, 2025



INTRODUCTION

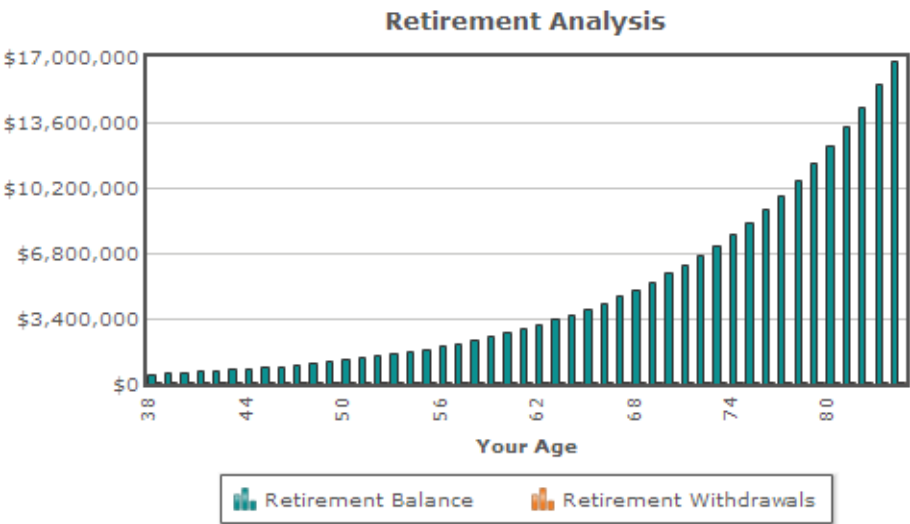
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	38	Current annual income	\$0
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$450,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	20	Income replacement at retirement	75.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	8.00%
Include Social Security benefits?	No	Marital status	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 85 you will still have \$16,754,405 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 8.0%	Current Savings	Desired Retirement Income 75.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
38	\$0	\$450,000	\$36,000	\$0	\$0	\$0	\$0	\$0	\$486,000
39	0	486,000	38,880	0	0	0	0	0	524,880
40	0	524,880	41,990	0	0	0	0	0	566,870
41	0	566,870	45,350	0	0	0	0	0	612,220
42	0	612,220	48,978	0	0	0	0	0	661,198
43	0	661,198	52,896	0	0	0	0	0	714,093

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.

44	0	714,093	57,127	0	0	0	0	0	771,221
45	0	771,221	61,698	0	0	0	0	0	832,919
46	0	832,919	66,633	0	0	0	0	0	899,552
47	0	899,552	71,964	0	0	0	0	0	971,516
48	0	971,516	77,721	0	0	0	0	0	1,049,238
49	0	1,049,238	83,939	0	0	0	0	0	1,133,177
50	0	1,133,177	90,654	0	0	0	0	0	1,223,831
51	0	1,223,831	97,906	0	0	0	0	0	1,321,737
52	0	1,321,737	105,739	0	0	0	0	0	1,427,476
53	0	1,427,476	114,198	0	0	0	0	0	1,541,674
54	0	1,541,674	123,334	0	0	0	0	0	1,665,008
55	0	1,665,008	133,201	0	0	0	0	0	1,798,209
56	0	1,798,209	143,857	0	0	0	0	0	1,942,065
57	0	1,942,065	155,365	0	0	0	0	0	2,097,431
58	0	2,097,431	167,794	0	0	0	0	0	2,265,225
59	0	2,265,225	181,218	0	0	0	0	0	2,446,443
60	0	2,446,443	195,715	0	0	0	0	0	2,642,159
61	0	2,642,159	211,373	0	0	0	0	0	2,853,531
62	0	2,853,531	228,283	0	0	0	0	0	3,081,814
63	0	3,081,814	246,545	0	0	0	0	0	3,328,359
64	0	3,328,359	266,269	0	0	0	0	0	3,594,628
65	0	3,594,628	287,570	0	0	0	0	0	3,882,198
66	0	3,882,198	310,576	0	0	0	0	0	4,192,774
67	0	4,192,774	335,422	0	0	0	0	0	4,528,196
68	0	4,528,196	362,256	0	0	0	0	0	4,890,451
69	0	4,890,451	391,236	0	0	0	0	0	5,281,687
70	0	5,281,687	422,535	0	0	0	0	0	5,704,222
71	0	5,704,222	456,338	0	0	0	0	0	6,160,560
72	0	6,160,560	492,845	0	0	0	0	0	6,653,405
73	0	6,653,405	532,272	0	0	0	0	0	7,185,677
74	0	7,185,677	574,854	0	0	0	0	0	7,760,532
75	0	7,760,532	620,843	0	0	0	0	0	8,381,374
76	0	8,381,374	670,510	0	0	0	0	0	9,051,884
77	0	9,051,884	724,151	0	0	0	0	0	9,776,035
78	0	9,776,035	782,083	0	0	0	0	0	10,558,117
79	0	10,558,117	844,649	0	0	0	0	0	11,402,767
80	0	11,402,767	912,221	0	0	0	0	0	12,314,988
81	0	12,314,988	985,199	0	0	0	0	0	13,300,187
82	0	13,300,187	1,064,015	0	0	0	0	0	14,364,202
83	0	14,364,202	1,149,136	0	0	0	0	0	15,513,338
84	\$0	\$15,513,338	\$1,241,067	\$0	\$0	\$0	\$0	\$0	\$16,754,405

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