

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026

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	35	Current annual income	\$0
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$0
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
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?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$10,000		

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 \$0 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
35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
36	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0

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.

57	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	291,271	0	0	0
66	0	0	0	0	0	0	300,010	0	0	0
67	0	0	0	0	0	0	309,010	0	0	0
68	0	0	0	0	0	0	318,280	0	0	0
69	0	0	0	0	0	0	327,829	0	0	0
70	0	0	0	0	0	0	337,663	0	0	0
71	0	0	0	0	0	0	347,793	0	0	0
72	0	0	0	0	0	0	358,227	0	0	0
73	0	0	0	0	0	0	368,974	0	0	0
74	0	0	0	0	0	0	380,043	0	0	0
75	0	0	0	0	0	0	391,445	0	0	0
76	0	0	0	0	0	0	403,188	0	0	0
77	0	0	0	0	0	0	415,284	0	0	0
78	0	0	0	0	0	0	427,742	0	0	0
79	0	0	0	0	0	0	440,574	0	0	0
80	0	0	0	0	0	0	453,792	0	0	0
81	0	0	0	0	0	0	467,405	0	0	0
82	0	0	0	0	0	0	481,427	0	0	0
83	0	0	0	0	0	0	495,870	0	0	0
84	\$0	\$0	\$0	\$0	\$0	\$0	\$510,746	\$0	\$0	\$0

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