

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: May 4, 2026



INTRODUCTION

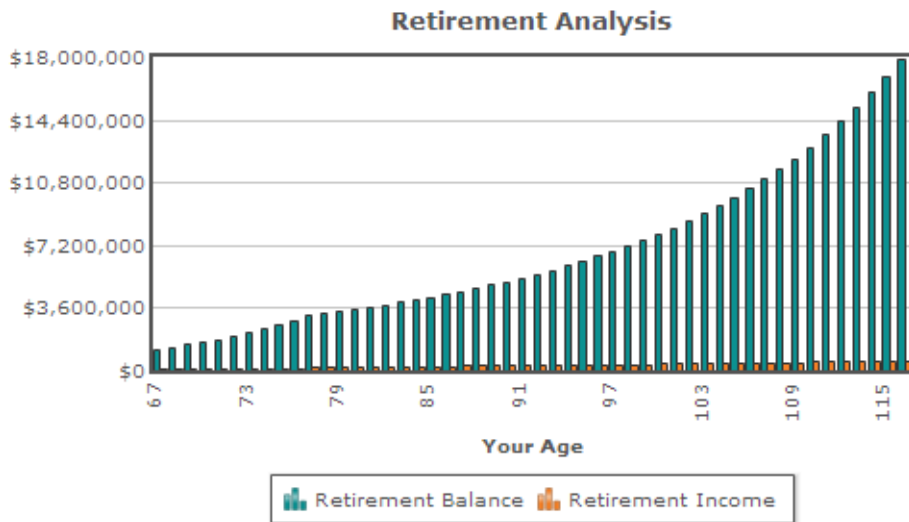
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	67	Current annual income	\$125,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,200,000
Desired retirement age	77	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	9.00%
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 117 you may still have \$18,953,769 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 9.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$125,000	\$1,200,000	\$120,000	\$0	\$0	\$0	\$0	\$1,320,000
68	128,750	1,320,000	132,000	0	0	0	0	1,452,000
69	132,612	1,452,000	145,200	0	0	0	0	1,597,200
70	136,591	1,597,200	159,720	0	0	0	0	1,756,920
71	140,689	1,756,920	175,692	0	0	0	0	1,932,612

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72	144,909	1,932,612	193,261	0	0	0	0	2,125,873
73	149,257	2,125,873	212,587	0	0	0	0	2,338,461
74	153,734	2,338,461	233,846	0	0	0	0	2,572,307
75	158,346	2,572,307	257,231	0	0	0	0	2,829,537
76	163,097	2,829,537	282,954	0	0	0	0	3,112,491
77	0	3,112,491	280,124	0	167,990	0	167,990	3,224,626
78	0	3,224,626	290,216	0	173,029	0	173,029	3,341,813
79	0	3,341,813	300,763	0	178,220	0	178,220	3,464,356
80	0	3,464,356	311,792	0	183,567	0	183,567	3,592,581
81	0	3,592,581	323,332	0	189,074	0	189,074	3,726,840
82	0	3,726,840	335,416	0	194,746	0	194,746	3,867,509
83	0	3,867,509	348,076	0	200,588	0	200,588	4,014,997
84	0	4,014,997	361,350	0	206,606	0	206,606	4,169,740
85	0	4,169,740	375,277	0	212,804	0	212,804	4,332,213
86	0	4,332,213	389,899	0	219,188	0	219,188	4,502,924
87	0	4,502,924	405,263	0	225,764	0	225,764	4,682,423
88	0	4,682,423	421,418	0	232,537	0	232,537	4,871,304
89	0	4,871,304	438,417	0	239,513	0	239,513	5,070,209
90	0	5,070,209	456,319	0	246,698	0	246,698	5,279,829
91	0	5,279,829	475,185	0	254,099	0	254,099	5,500,915
92	0	5,500,915	495,082	0	261,722	0	261,722	5,734,275
93	0	5,734,275	516,085	0	269,574	0	269,574	5,980,786
94	0	5,980,786	538,271	0	277,661	0	277,661	6,241,395
95	0	6,241,395	561,726	0	285,991	0	285,991	6,517,130
96	0	6,517,130	586,542	0	294,571	0	294,571	6,809,101
97	0	6,809,101	612,819	0	303,408	0	303,408	7,118,512
98	0	7,118,512	640,666	0	312,510	0	312,510	7,446,668
99	0	7,446,668	670,200	0	321,885	0	321,885	7,794,983
100	0	7,794,983	701,548	0	331,542	0	331,542	8,164,989
101	0	8,164,989	734,849	0	341,488	0	341,488	8,558,350
102	0	8,558,350	770,252	0	351,733	0	351,733	8,976,869
103	0	8,976,869	807,918	0	362,285	0	362,285	9,422,503
104	0	9,422,503	848,025	0	373,153	0	373,153	9,897,374
105	0	9,897,374	890,764	0	384,348	0	384,348	10,403,790
106	0	10,403,790	936,341	0	395,878	0	395,878	10,944,253
107	0	10,944,253	984,983	0	407,755	0	407,755	11,521,481
108	0	11,521,481	1,036,933	0	419,987	0	419,987	12,138,427
109	0	12,138,427	1,092,458	0	432,587	0	432,587	12,798,298
110	0	12,798,298	1,151,847	0	445,565	0	445,565	13,504,581
111	0	13,504,581	1,215,412	0	458,932	0	458,932	14,261,061
112	0	14,261,061	1,283,496	0	472,699	0	472,699	15,071,857
113	0	15,071,857	1,356,467	0	486,880	0	486,880	15,941,444
114	0	15,941,444	1,434,730	0	501,487	0	501,487	16,874,687
115	0	16,874,687	1,518,722	0	516,531	0	516,531	17,876,877

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116	\$0	\$17,876,877	\$1,608,919	\$0	\$532,027	\$0	\$532,027	\$18,953,769
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