

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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## INTRODUCTION

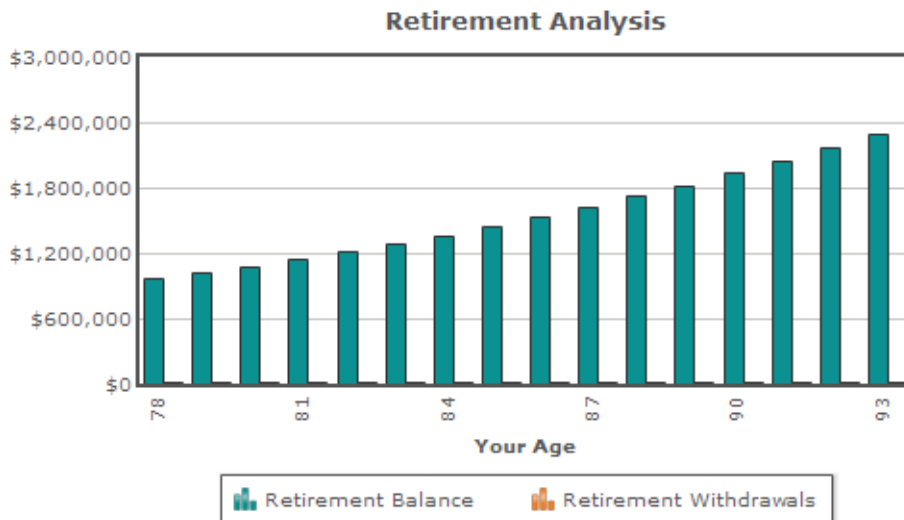
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	78	Current annual income	\$56,400
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$900,000
Current annual savings amount	\$4	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$56,400	Pension increases with inflation?	No
Expected inflation	4.00%	Desired retirement age	79
Number of years of retirement income	15	Income replacement at retirement	25.00%
Pre-retirement investment return	6.00%	Post-retirement investment return	6.00%
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 94 you will still have \$2,291,723 in your retirement accounts.



Age	Salary @ 4.0%	Beginning Retirement Balance	Interest Pre-Ret 6.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 25.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
78	\$56,400	\$900,000	\$54,000	\$2,256	\$0	\$0	\$0	\$0	\$956,256
79	0	956,256	57,375	0	14,664	56,400	0	0	1,013,631
80	0	1,013,631	60,818	0	15,251	56,400	0	0	1,074,449
81	0	1,074,449	64,467	0	15,861	56,400	0	0	1,138,916
82	0	1,138,916	68,335	0	16,495	56,400	0	0	1,207,251
83	0	1,207,251	72,435	0	17,155	56,400	0	0	1,279,686

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.

84	0	1,279,686	76,781	0	17,841	56,400	0	0	1,356,467
85	0	1,356,467	81,388	0	18,555	56,400	0	0	1,437,855
86	0	1,437,855	86,271	0	19,297	56,400	0	0	1,524,127
87	0	1,524,127	91,448	0	20,069	56,400	0	0	1,615,574
88	0	1,615,574	96,934	0	20,871	56,400	0	0	1,712,509
89	0	1,712,509	102,751	0	21,706	56,400	0	0	1,815,259
90	0	1,815,259	108,916	0	22,575	56,400	0	0	1,924,175
91	0	1,924,175	115,450	0	23,478	56,400	0	0	2,039,625
92	0	2,039,625	122,378	0	24,417	56,400	0	0	2,162,003
93	\$0	\$2,162,003	\$129,720	\$0	\$25,393	\$56,400	\$0	\$0	\$2,291,723

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