

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



## INTRODUCTION

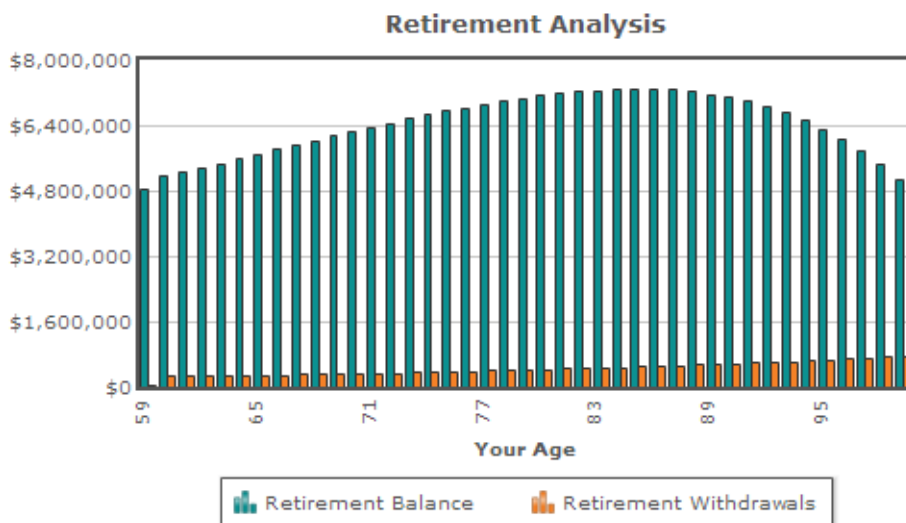
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	59	Current annual income	\$250,000
Spouse's annual income (if applicable)	\$250,000	Current retirement savings balance	\$4,500,000
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	60
Number of years of retirement income	40	Income replacement at retirement	48.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	7.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$1,400		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 100 you will still have \$4,310,772 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 7.0%	Current Savings	Desired Retirement Income 48.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$500,000	\$4,500,000	\$315,000	\$0	\$0	\$0	\$0	\$0	\$4,815,000
60	0	4,815,000	337,050	0	247,200	0	0	247,200	4,904,850
61	0	4,904,850	343,340	0	254,616	0	0	254,616	4,993,574
62	0	4,993,574	349,550	0	262,254	0	18,358	243,897	5,099,227

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.

63	0	5,099,227	356,946	0	270,122	0	18,909	251,214	5,204,959
64	0	5,204,959	364,347	0	278,226	0	19,476	258,750	5,310,556
65	0	5,310,556	371,739	0	286,573	0	20,060	266,512	5,415,783
66	0	5,415,783	379,105	0	295,170	0	20,662	274,508	5,520,380
67	0	5,520,380	386,427	0	304,025	0	21,282	282,743	5,624,063
68	0	5,624,063	393,684	0	313,146	0	21,920	291,225	5,726,522
69	0	5,726,522	400,857	0	322,540	0	22,578	299,962	5,827,417
70	0	5,827,417	407,919	0	332,216	0	23,255	308,961	5,926,375
71	0	5,926,375	414,846	0	342,183	0	23,953	318,230	6,022,992
72	0	6,022,992	421,609	0	352,448	0	24,671	327,777	6,116,824
73	0	6,116,824	428,178	0	363,022	0	25,412	337,610	6,207,392
74	0	6,207,392	434,517	0	373,912	0	26,174	347,738	6,294,171
75	0	6,294,171	440,592	0	385,130	0	26,959	358,170	6,376,593
76	0	6,376,593	446,361	0	396,683	0	27,768	368,916	6,454,038
77	0	6,454,038	451,783	0	408,584	0	28,601	379,983	6,525,838
78	0	6,525,838	456,809	0	420,841	0	29,459	391,383	6,591,264
79	0	6,591,264	461,388	0	433,467	0	30,343	403,124	6,649,529
80	0	6,649,529	465,467	0	446,471	0	31,253	415,218	6,699,778
81	0	6,699,778	468,984	0	459,865	0	32,191	427,674	6,741,088
82	0	6,741,088	471,876	0	473,661	0	33,156	440,505	6,772,460
83	0	6,772,460	474,072	0	487,871	0	34,151	453,720	6,792,812
84	0	6,792,812	475,497	0	502,507	0	35,175	467,331	6,800,978
85	0	6,800,978	476,068	0	517,582	0	36,231	481,351	6,795,695
86	0	6,795,695	475,699	0	533,109	0	37,318	495,792	6,775,602
87	0	6,775,602	474,292	0	549,103	0	38,437	510,665	6,739,229
88	0	6,739,229	471,746	0	565,576	0	39,590	525,985	6,684,989
89	0	6,684,989	467,949	0	582,543	0	40,778	541,765	6,611,174
90	0	6,611,174	462,782	0	600,019	0	42,001	558,018	6,515,938
91	0	6,515,938	456,116	0	618,020	0	43,261	574,758	6,397,295
92	0	6,397,295	447,811	0	636,560	0	44,559	592,001	6,253,104
93	0	6,253,104	437,717	0	655,657	0	45,896	609,761	6,081,060
94	0	6,081,060	425,674	0	675,327	0	47,273	628,054	5,878,681
95	0	5,878,681	411,508	0	695,587	0	48,691	646,896	5,643,292
96	0	5,643,292	395,030	0	716,454	0	50,152	666,303	5,372,020
97	0	5,372,020	376,041	0	737,948	0	51,656	686,292	5,061,770
98	0	5,061,770	354,324	0	760,086	0	53,206	706,880	4,709,214
99	\$0	\$4,709,214	\$329,645	\$0	\$782,889	\$0	\$54,802	\$728,087	\$4,310,772

---

*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.*

---