

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: May 4, 2026



INTRODUCTION

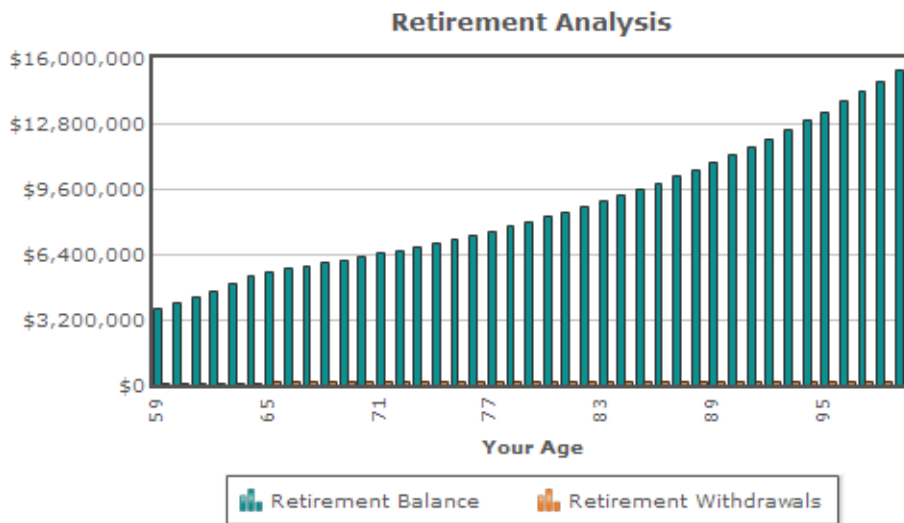
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	59	Current annual income	\$200,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$3,500,000
Current annual savings amount	\$28,600	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	0.00%	Desired retirement age	65
Number of years of retirement income	35	Income replacement at retirement	75.00%
Pre-retirement investment return	6.50%	Post-retirement investment return	4.50%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$2,800		

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 \$15,292,840 in your retirement accounts.



Age	Salary @ 0.0%	Beginning Retirement Balance	Interest Pre-Ret 6.5% Post-Ret 4.5%	Current Savings	Desired Retirement Income 75.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$200,000	\$3,500,000	\$227,500	\$28,600	\$0	\$0	\$0	\$0	\$3,756,100
60	200,000	3,756,100	244,146	28,600	0	0	0	0	4,028,846
61	200,000	4,028,846	261,875	28,600	0	0	0	0	4,319,322
62	200,000	4,319,322	280,756	28,600	0	0	0	0	4,628,677

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63	200,000	4,628,677	300,864	28,600	0	0	0	0	4,958,141
64	200,000	4,958,141	322,279	28,600	0	0	0	0	5,309,021
65	0	5,309,021	238,906	0	150,000	0	33,600	116,400	5,431,527
66	0	5,431,527	244,419	0	150,000	0	33,600	116,400	5,559,545
67	0	5,559,545	250,180	0	150,000	0	33,600	116,400	5,693,325
68	0	5,693,325	256,200	0	150,000	0	33,600	116,400	5,833,124
69	0	5,833,124	262,491	0	150,000	0	33,600	116,400	5,979,215
70	0	5,979,215	269,065	0	150,000	0	33,600	116,400	6,131,880
71	0	6,131,880	275,935	0	150,000	0	33,600	116,400	6,291,414
72	0	6,291,414	283,114	0	150,000	0	33,600	116,400	6,458,128
73	0	6,458,128	290,616	0	150,000	0	33,600	116,400	6,632,344
74	0	6,632,344	298,455	0	150,000	0	33,600	116,400	6,814,399
75	0	6,814,399	306,648	0	150,000	0	33,600	116,400	7,004,647
76	0	7,004,647	315,209	0	150,000	0	33,600	116,400	7,203,456
77	0	7,203,456	324,156	0	150,000	0	33,600	116,400	7,411,212
78	0	7,411,212	333,505	0	150,000	0	33,600	116,400	7,628,316
79	0	7,628,316	343,274	0	150,000	0	33,600	116,400	7,855,191
80	0	7,855,191	353,484	0	150,000	0	33,600	116,400	8,092,274
81	0	8,092,274	364,152	0	150,000	0	33,600	116,400	8,340,026
82	0	8,340,026	375,301	0	150,000	0	33,600	116,400	8,598,928
83	0	8,598,928	386,952	0	150,000	0	33,600	116,400	8,869,479
84	0	8,869,479	399,127	0	150,000	0	33,600	116,400	9,152,206
85	0	9,152,206	411,849	0	150,000	0	33,600	116,400	9,447,655
86	0	9,447,655	425,144	0	150,000	0	33,600	116,400	9,756,400
87	0	9,756,400	439,038	0	150,000	0	33,600	116,400	10,079,038
88	0	10,079,038	453,557	0	150,000	0	33,600	116,400	10,416,194
89	0	10,416,194	468,729	0	150,000	0	33,600	116,400	10,768,523
90	0	10,768,523	484,584	0	150,000	0	33,600	116,400	11,136,707
91	0	11,136,707	501,152	0	150,000	0	33,600	116,400	11,521,458
92	0	11,521,458	518,466	0	150,000	0	33,600	116,400	11,923,524
93	0	11,923,524	536,559	0	150,000	0	33,600	116,400	12,343,683
94	0	12,343,683	555,466	0	150,000	0	33,600	116,400	12,782,748
95	0	12,782,748	575,224	0	150,000	0	33,600	116,400	13,241,572
96	0	13,241,572	595,871	0	150,000	0	33,600	116,400	13,721,043
97	0	13,721,043	617,447	0	150,000	0	33,600	116,400	14,222,090
98	0	14,222,090	639,994	0	150,000	0	33,600	116,400	14,745,684
99	\$0	\$14,745,684	\$663,556	\$0	\$150,000	\$0	\$33,600	\$116,400	\$15,292,840

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