

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: May 4, 2026



## INTRODUCTION

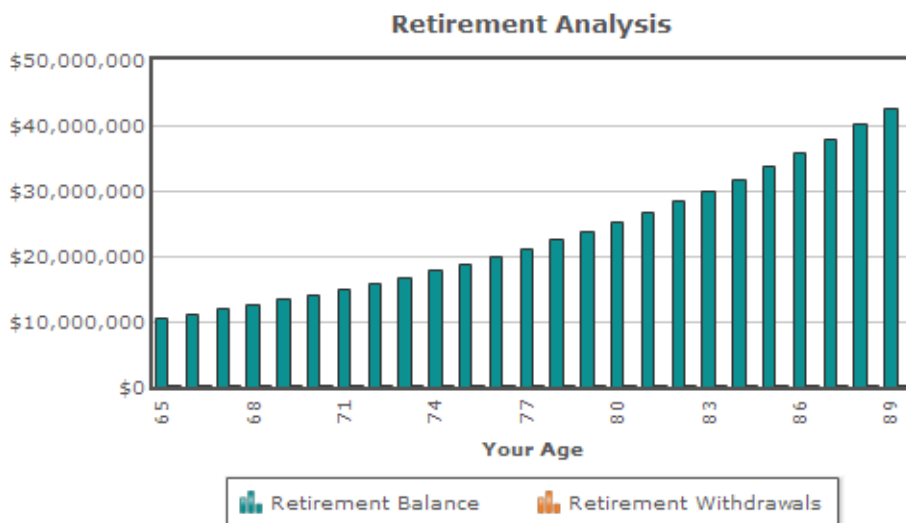
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	65	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$9,900,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$60,000	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	25	Income replacement at retirement	75.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$0		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 90 you will still have \$42,489,520 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 75.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
65	\$0	\$9,900,000	\$594,000	\$0	\$52,500	\$60,000	\$35,072	\$0	\$10,494,000
66	0	10,494,000	629,640	0	54,075	60,000	36,124	0	11,123,640
67	0	11,123,640	667,418	0	55,697	60,000	37,208	0	11,791,058
68	0	11,791,058	707,464	0	57,368	60,000	38,324	0	12,498,520

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.

69	0	12,498,522	749,911	0	59,089	60,000	39,474	0	13,248,433
70	0	13,248,433	794,906	0	60,862	60,000	40,658	0	14,043,339
71	0	14,043,339	842,600	0	62,688	60,000	41,878	0	14,885,940
72	0	14,885,940	893,156	0	64,568	60,000	43,134	0	15,779,096
73	0	15,779,096	946,746	0	66,505	60,000	44,428	0	16,725,842
74	0	16,725,842	1,003,551	0	68,501	60,000	45,761	0	17,729,392
75	0	17,729,392	1,063,764	0	70,556	60,000	47,134	0	18,793,156
76	0	18,793,156	1,127,589	0	72,672	60,000	48,548	0	19,920,745
77	0	19,920,745	1,195,245	0	74,852	60,000	50,004	0	21,115,990
78	0	21,115,990	1,266,959	0	77,098	60,000	51,504	0	22,382,949
79	0	22,382,949	1,342,977	0	79,411	60,000	53,050	0	23,725,926
80	0	23,725,926	1,423,556	0	81,793	60,000	54,641	0	25,149,482
81	0	25,149,482	1,508,969	0	84,247	60,000	56,280	0	26,658,451
82	0	26,658,451	1,599,507	0	86,775	60,000	57,969	0	28,257,958
83	0	28,257,958	1,695,477	0	89,378	60,000	59,708	0	29,953,435
84	0	29,953,435	1,797,206	0	92,059	60,000	61,499	0	31,750,641
85	0	31,750,641	1,905,038	0	94,821	60,000	63,344	0	33,655,680
86	0	33,655,680	2,019,341	0	97,665	60,000	65,244	0	35,675,020
87	0	35,675,020	2,140,501	0	100,595	60,000	67,202	0	37,815,522
88	0	37,815,522	2,268,931	0	103,613	60,000	69,218	0	40,084,453
89	\$0	\$40,084,453	\$2,405,067	\$0	\$106,722	\$60,000	\$71,294	\$0	\$42,489,520

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