

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: October 4, 2025



INTRODUCTION

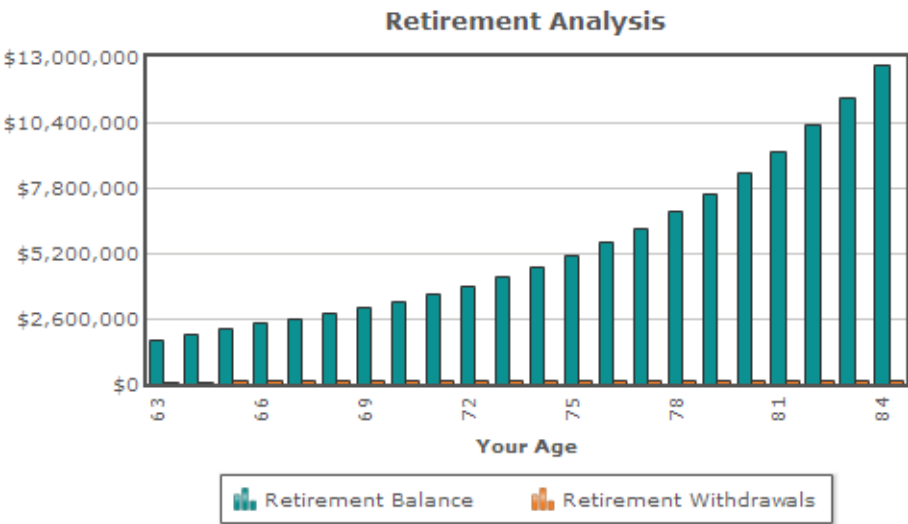
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	63	Current annual income	\$180,600
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,507,890
Current annual savings amount	\$22	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	20	Income replacement at retirement	50.00%
Pre-retirement investment return	12.00%	Post-retirement investment return	12.00%
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 85 you will still have \$12,552,126 in your retirement accounts.



Age	Salary @ 0.0%	Beginning Retirement Balance	Interest Pre-Ret 12.0% Post-Ret 12.0%	Current Savings	Desired Retirement Income 50.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
63	\$180,600	\$1,507,890	\$180,947	\$39,732	\$0	\$0	\$0	\$0	\$1,728,569
64	180,600	1,728,569	207,428	39,732	0	0	0	0	1,975,729
65	0	1,975,729	237,087	0	90,300	0	0	90,300	2,122,517
66	0	2,122,517	254,702	0	90,300	0	0	90,300	2,286,919
67	0	2,286,919	274,430	0	90,300	0	0	90,300	2,471,049
68	0	2,471,049	296,526	0	90,300	0	0	90,300	2,677,275

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	2,677,275	321,273	0	90,300	0	0	90,300	2,908,248
70	0	2,908,248	348,990	0	90,300	0	0	90,300	3,166,937
71	0	3,166,937	380,032	0	90,300	0	0	90,300	3,456,670
72	0	3,456,670	414,800	0	90,300	0	0	90,300	3,781,170
73	0	3,781,170	453,740	0	90,300	0	0	90,300	4,144,611
74	0	4,144,611	497,353	0	90,300	0	0	90,300	4,551,664
75	0	4,551,664	546,200	0	90,300	0	0	90,300	5,007,563
76	0	5,007,563	600,908	0	90,300	0	0	90,300	5,518,171
77	0	5,518,171	662,181	0	90,300	0	0	90,300	6,090,052
78	0	6,090,052	730,806	0	90,300	0	0	90,300	6,730,558
79	0	6,730,558	807,667	0	90,300	0	0	90,300	7,447,925
80	0	7,447,925	893,751	0	90,300	0	0	90,300	8,251,376
81	0	8,251,376	990,165	0	90,300	0	0	90,300	9,151,241
82	0	9,151,241	1,098,149	0	90,300	0	0	90,300	10,159,090
83	0	10,159,090	1,219,091	0	90,300	0	0	90,300	11,287,880
84	\$0	\$11,287,880	\$1,354,546	\$0	\$90,300	\$0	\$0	\$90,300	\$12,552,126

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