

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: August 17, 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	77	Current annual income	\$56,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$900,000
Current annual savings amount	\$5,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	80
Number of years of retirement income	20	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 100 you will still have \$2,774,389 in your retirement accounts.



Age	Salary @ 3.0%	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
77	\$56,000	\$900,000	\$54,000	\$5,000	\$0	\$0	\$0	\$0	\$959,000
78	57,680	959,000	57,540	5,000	0	0	0	0	1,021,540
79	59,410	1,021,540	61,292	5,000	0	0	0	0	1,087,832
80	0	1,087,832	65,270	0	15,298	0	0	15,298	1,137,804
81	0	1,137,804	68,268	0	15,757	0	0	15,757	1,190,315
82	0	1,190,315	71,419	0	16,230	0	0	16,230	1,245,504

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.

83	0	1,245,504	74,730	0	16,717	0	0	16,717	1,303,518
84	0	1,303,518	78,211	0	17,218	0	0	17,218	1,364,511
85	0	1,364,511	81,871	0	17,735	0	0	17,735	1,428,647
86	0	1,428,647	85,719	0	18,267	0	0	18,267	1,496,099
87	0	1,496,099	89,766	0	18,815	0	0	18,815	1,567,050
88	0	1,567,050	94,023	0	19,379	0	0	19,379	1,641,693
89	0	1,641,693	98,502	0	19,961	0	0	19,961	1,720,234
90	0	1,720,234	103,214	0	20,559	0	0	20,559	1,802,889
91	0	1,802,889	108,173	0	21,176	0	0	21,176	1,889,886
92	0	1,889,886	113,393	0	21,812	0	0	21,812	1,981,468
93	0	1,981,468	118,888	0	22,466	0	0	22,466	2,077,890
94	0	2,077,890	124,673	0	23,140	0	0	23,140	2,179,423
95	0	2,179,423	130,765	0	23,834	0	0	23,834	2,286,355
96	0	2,286,355	137,181	0	24,549	0	0	24,549	2,398,987
97	0	2,398,987	143,939	0	25,286	0	0	25,286	2,517,640
98	0	2,517,640	151,058	0	26,044	0	0	26,044	2,642,655
99	\$0	\$2,642,655	\$158,559	\$0	\$26,825	\$0	\$0	\$26,825	\$2,774,389

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