

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

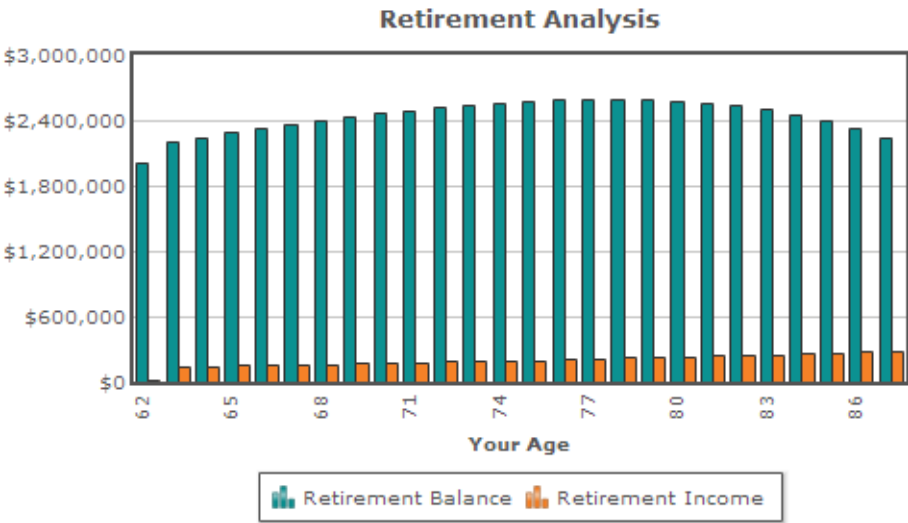
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns and your personal situation will affect your plan.

SUMMARY OF INPUT

Your current age	62	Current annual income	\$150,000
Spouse's annual income (if applicable)	\$60,000	Current retirement savings balance	\$2,000,000
Desired retirement age	63	Number of years of retirement income	25
Expected inflation	3.00%	Income replacement at retirement	80.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	8.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Married
Social Security override amount (monthly amount in today's dollars)	\$3,000		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 88 you may still have \$2,137,673 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 10.00% Post-Ret 8.00%	Estimated Annual Savings	Retirement Income Replace 80.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
62	\$210,000	\$2,000,000	\$200,000	\$0	\$0	\$0	\$0	\$2,200,000
63	0	2,200,000	176,000	0	173,040	37,080	135,960	2,240,040
64	0	2,240,040	179,203	0	178,231	38,192	140,039	2,279,204
65	0	2,279,204	182,336	0	183,578	39,338	144,240	2,317,301

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.

66	0	2,317,301	185,384	0	189,085	40,518	148,567	2,354,118
67	0	2,354,118	188,329	0	194,758	41,734	153,024	2,389,423
68	0	2,389,423	191,154	0	200,601	42,986	157,615	2,422,962
69	0	2,422,962	193,837	0	206,619	44,275	162,343	2,454,455
70	0	2,454,455	196,356	0	212,817	45,604	167,214	2,483,598
71	0	2,483,598	198,688	0	219,202	46,972	172,230	2,510,056
72	0	2,510,056	200,804	0	225,778	48,381	177,397	2,533,464
73	0	2,533,464	202,677	0	232,551	49,832	182,719	2,553,422
74	0	2,553,422	204,274	0	239,528	51,327	188,200	2,569,495
75	0	2,569,495	205,560	0	246,714	52,867	193,846	2,581,208
76	0	2,581,208	206,497	0	254,115	54,453	199,662	2,588,043
77	0	2,588,043	207,043	0	261,739	56,087	205,652	2,589,435
78	0	2,589,435	207,155	0	269,591	57,769	211,821	2,584,768
79	0	2,584,768	206,781	0	277,678	59,503	218,176	2,573,374
80	0	2,573,374	205,870	0	286,009	61,288	224,721	2,554,523
81	0	2,554,523	204,362	0	294,589	63,126	231,463	2,527,422
82	0	2,527,422	202,194	0	303,427	65,020	238,407	2,491,209
83	0	2,491,209	199,297	0	312,529	66,971	245,559	2,444,947
84	0	2,444,947	195,596	0	321,905	68,980	252,926	2,387,617
85	0	2,387,617	191,009	0	331,563	71,049	260,513	2,318,113
86	0	2,318,113	185,449	0	341,509	73,181	268,329	2,235,233
87	\$0	\$2,235,233	\$178,819	\$0	\$351,755	\$75,376	\$276,379	\$2,137,673

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