

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



Date: April 1, 2026

INTRODUCTION

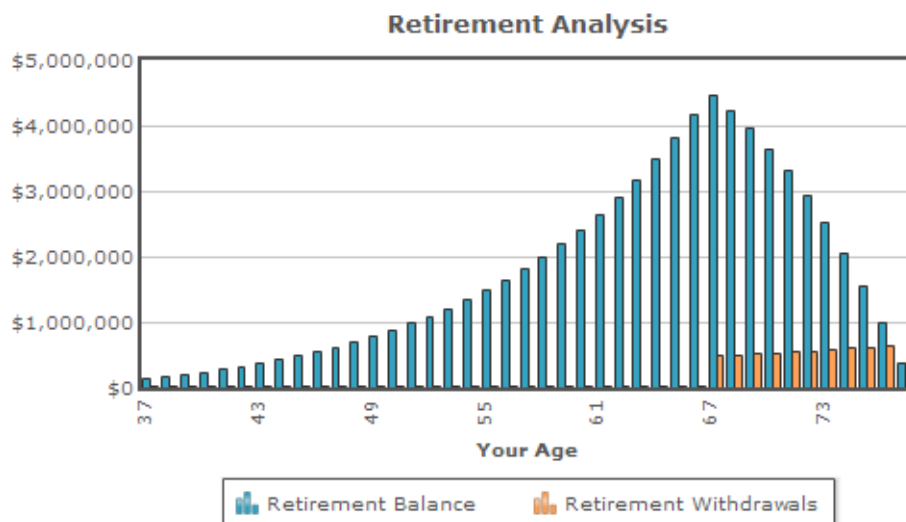
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	37	Current annual income	\$312,234
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$110,089
Current annual savings amount	\$6	Current annual savings increases	3.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	67
Number of years of retirement income	23	Income replacement at retirement	80.00%
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

It appears that your current savings will only provide enough income to age 77. To provide the income you desire, you will need to save an additional \$23,258 per year (7.4% of your income) before tax or \$1,938 a month.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 80.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
37	\$312,234	\$110,089	\$8,807	\$20,295	\$0	\$0	\$0	\$0	\$139,192
38	321,601	139,192	11,135	20,904	0	0	0	0	171,231
39	331,249	171,231	13,698	21,531	0	0	0	0	206,461
40	341,187	206,461	16,517	22,177	0	0	0	0	245,155
41	351,422	245,155	19,612	22,842	0	0	0	0	287,610
42	361,965	287,610	23,009	23,528	0	0	0	0	334,146
43	372,824	334,146	26,732	24,234	0	0	0	0	385,111
44	384,009	385,111	30,809	24,961	0	0	0	0	440,881
45	395,529	440,881	35,270	25,709	0	0	0	0	501,861
46	407,395	501,861	40,149	26,481	0	0	0	0	568,490

47	419,617	568,490	45,479	27,275	0	0	0	0	641,244
48	432,205	641,244	51,300	28,093	0	0	0	0	720,637
49	445,171	720,637	57,651	28,936	0	0	0	0	807,224
50	458,526	807,224	64,578	29,804	0	0	0	0	901,607
51	472,282	901,607	72,129	30,698	0	0	0	0	1,004,434
52	486,451	1,004,434	80,355	31,619	0	0	0	0	1,116,408
53	501,044	1,116,408	89,313	32,568	0	0	0	0	1,238,288
54	516,076	1,238,288	99,063	33,545	0	0	0	0	1,370,896
55	531,558	1,370,896	109,672	34,551	0	0	0	0	1,515,119
56	547,505	1,515,119	121,210	35,588	0	0	0	0	1,671,916
57	563,930	1,671,916	133,753	36,655	0	0	0	0	1,842,325
58	580,848	1,842,325	147,386	37,755	0	0	0	0	2,027,466
59	598,273	2,027,466	162,197	38,888	0	0	0	0	2,228,551
60	616,221	2,228,551	178,284	40,054	0	0	0	0	2,446,889
61	634,708	2,446,889	195,751	41,256	0	0	0	0	2,683,897
62	653,749	2,683,897	214,712	42,494	0	0	0	0	2,941,102
63	673,362	2,941,102	235,288	43,768	0	0	0	0	3,220,159
64	693,562	3,220,159	257,613	45,082	0	0	0	0	3,522,853
65	714,369	3,522,853	281,828	46,434	0	0	0	0	3,851,115
66	735,800	3,851,115	308,089	47,827	0	0	0	0	4,207,031
67	0	4,207,031	252,422	0	606,299	0	124,712	481,588	3,977,866
68	0	3,977,866	238,672	0	624,488	0	128,453	496,035	3,720,502
69	0	3,720,502	223,230	0	643,223	0	132,307	510,916	3,432,816
70	0	3,432,816	205,969	0	662,520	0	136,276	526,244	3,112,541
71	0	3,112,541	186,752	0	682,395	0	140,364	542,031	2,757,262
72	0	2,757,262	165,436	0	702,867	0	144,575	558,292	2,364,405
73	0	2,364,405	141,864	0	723,953	0	148,912	575,041	1,931,229
74	0	1,931,229	115,874	0	745,672	0	153,380	592,292	1,454,810
75	0	1,454,810	87,289	0	768,042	0	157,981	610,061	932,038
76	0	932,038	55,922	0	791,083	0	162,720	628,363	359,597
77	0	359,597	21,576	0	814,816	0	167,602	381,173	0
78	0	0	0	0	839,260	0	172,630	0	0
79	0	0	0	0	864,438	0	177,809	0	0
80	0	0	0	0	890,371	0	183,143	0	0
81	0	0	0	0	917,082	0	188,638	0	0
82	0	0	0	0	944,595	0	194,297	0	0
83	0	0	0	0	972,933	0	200,126	0	0
84	0	0	0	0	1,002,121	0	206,129	0	0
85	0	0	0	0	1,032,184	0	212,313	0	0
86	0	0	0	0	1,063,150	0	218,683	0	0
87	0	0	0	0	1,095,044	0	225,243	0	0
88	0	0	0	0	1,127,896	0	232,000	0	0
89	\$0	\$0	\$0	\$0	\$1,161,732	\$0	\$238,960	\$0	\$0

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 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 is for illustrative purposes only. Your results may vary.

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