

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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INTRODUCTION

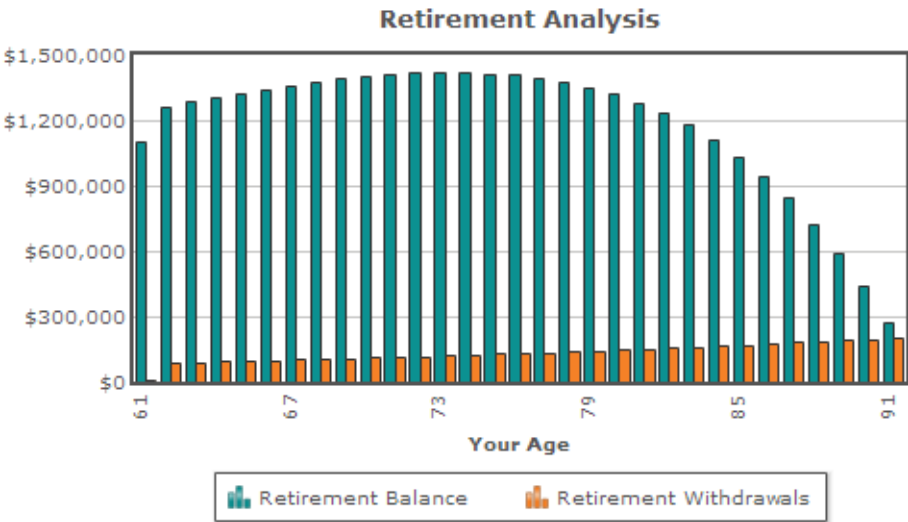
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	61	Current annual income	\$235,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$983,727
Current annual savings amount	\$55,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$51,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	62
Number of years of retirement income	30	Income replacement at retirement	70.00%
Pre-retirement investment return	12.00%	Post-retirement investment return	9.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$2,739		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 92 you will still have \$66,155 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 12.0% Post-Ret 9.0%	Current Savings	Desired Retirement Income 70.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
61	\$235,000	\$983,727	\$118,047	\$55,000	\$0	\$0	\$0	\$0	\$1,156,774
62	0	1,156,774	104,110	0	169,435	51,000	33,854	84,581	1,176,302
63	0	1,176,302	105,867	0	174,518	52,530	34,870	87,118	1,195,051
64	0	1,195,051	107,555	0	179,754	54,106	35,916	89,732	1,212,874

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.

65	0	1,212,874	109,159	0	185,146	55,729	36,993	92,424	1,229,609
66	0	1,229,609	110,665	0	190,701	57,401	38,103	95,197	1,245,077
67	0	1,245,077	112,057	0	196,422	59,123	39,246	98,053	1,259,081
68	0	1,259,081	113,317	0	202,314	60,897	40,423	100,994	1,271,404
69	0	1,271,404	114,426	0	208,384	62,724	41,636	104,024	1,281,807
70	0	1,281,807	115,363	0	214,635	64,605	42,885	107,145	1,290,025
71	0	1,290,025	116,102	0	221,074	66,543	44,172	110,359	1,295,768
72	0	1,295,768	116,619	0	227,706	68,540	45,497	113,670	1,298,718
73	0	1,298,718	116,885	0	234,538	70,596	46,862	117,080	1,298,522
74	0	1,298,522	116,867	0	241,574	72,714	48,268	120,592	1,294,797
75	0	1,294,797	116,532	0	248,821	74,895	49,716	124,210	1,287,119
76	0	1,287,119	115,841	0	256,286	77,142	51,207	127,936	1,275,023
77	0	1,275,023	114,752	0	263,974	79,456	52,743	131,774	1,258,001
78	0	1,258,001	113,220	0	271,893	81,840	54,326	135,728	1,235,493
79	0	1,235,493	111,194	0	280,050	84,295	55,956	139,799	1,206,888
80	0	1,206,888	108,620	0	288,452	86,824	57,634	143,993	1,171,515
81	0	1,171,515	105,436	0	297,105	89,429	59,363	148,313	1,128,638
82	0	1,128,638	101,577	0	306,018	92,112	61,144	152,763	1,077,453
83	0	1,077,453	96,971	0	315,199	94,875	62,978	157,346	1,017,078
84	0	1,017,078	91,537	0	324,655	97,721	64,868	162,066	946,549
85	0	946,549	85,189	0	334,395	100,653	66,814	166,928	864,811
86	0	864,811	77,833	0	344,426	103,672	68,818	171,936	770,708
87	0	770,708	69,364	0	354,759	106,783	70,883	177,094	662,978
88	0	662,978	59,668	0	365,402	109,986	73,009	182,407	540,240
89	0	540,240	48,622	0	376,364	113,286	75,200	187,879	400,983
90	0	400,983	36,088	0	387,655	116,684	77,456	193,515	243,556
91	\$0	\$243,556	\$21,920	\$0	\$399,285	\$120,185	\$79,779	\$199,321	\$66,155

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