

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	75	Current annual income	\$100,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$3,600,000
Desired retirement age	75	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	11.00%	Post-retirement investment return	7.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Based on the inputs you provided, to provide the inflation-adjusted retirement income you desire, you may potentially need to save 0.0% of your yearly income (less any employer match, if applicable). This year, for example, the amount would be \$0 or \$0 a month. The total amount needed for retirement, including amounts already saved, is \$3,600,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 11.00% Post-Ret 7.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
75	\$100,000	\$3,600,000	\$252,000	\$0	\$100,000	\$0	\$100,000	\$3,752,000
76	0	3,752,000	262,640	0	103,000	0	103,000	3,911,640
77	0	3,911,640	273,815	0	106,090	0	106,090	4,079,365
78	0	4,079,365	285,556	0	109,273	0	109,273	4,255,648
79	0	4,255,648	297,895	0	112,551	0	112,551	4,440,992

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.

80	0	4,440,992	310,869	0	115,927	0	115,927	4,635,934
81	0	4,635,934	324,515	0	119,405	0	119,405	4,841,044
82	0	4,841,044	338,873	0	122,987	0	122,987	5,056,930
83	0	5,056,930	353,985	0	126,677	0	126,677	5,284,238
84	0	5,284,238	369,897	0	130,477	0	130,477	5,523,657
85	0	5,523,657	386,656	0	134,392	0	134,392	5,775,922
86	0	5,775,922	404,315	0	138,423	0	138,423	6,041,813
87	0	6,041,813	422,927	0	142,576	0	142,576	6,322,164
88	0	6,322,164	442,551	0	146,853	0	146,853	6,617,862
89	0	6,617,862	463,250	0	151,259	0	151,259	6,929,853
90	0	6,929,853	485,090	0	155,797	0	155,797	7,259,146
91	0	7,259,146	508,140	0	160,471	0	160,471	7,606,816
92	0	7,606,816	532,477	0	165,285	0	165,285	7,974,008
93	0	7,974,008	558,181	0	170,243	0	170,243	8,361,945
94	0	8,361,945	585,336	0	175,351	0	175,351	8,771,931
95	0	8,771,931	614,035	0	180,611	0	180,611	9,205,355
96	0	9,205,355	644,375	0	186,029	0	186,029	9,663,700
97	0	9,663,700	676,459	0	191,610	0	191,610	10,148,549
98	0	10,148,549	710,398	0	197,359	0	197,359	10,661,589
99	0	10,661,589	746,311	0	203,279	0	203,279	11,204,621
100	0	11,204,621	784,323	0	209,378	0	209,378	11,779,566
101	0	11,779,566	824,570	0	215,659	0	215,659	12,388,477
102	0	12,388,477	867,193	0	222,129	0	222,129	13,033,541
103	0	13,033,541	912,348	0	228,793	0	228,793	13,717,097
104	0	13,717,097	960,197	0	235,657	0	235,657	14,441,637
105	0	14,441,637	1,010,915	0	242,726	0	242,726	15,209,825
106	0	15,209,825	1,064,688	0	250,008	0	250,008	16,024,505
107	0	16,024,505	1,121,715	0	257,508	0	257,508	16,888,712
108	0	16,888,712	1,182,210	0	265,234	0	265,234	17,805,688
109	0	17,805,688	1,246,398	0	273,191	0	273,191	18,778,896
110	0	18,778,896	1,314,523	0	281,386	0	281,386	19,812,032
111	0	19,812,032	1,386,842	0	289,828	0	289,828	20,909,047
112	0	20,909,047	1,463,633	0	298,523	0	298,523	22,074,157
113	0	22,074,157	1,545,191	0	307,478	0	307,478	23,311,870
		\$23,311,870						\$24,626,998
114	\$0	0	\$1,631,831	\$0	\$316,703	\$0	\$316,703	

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