

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

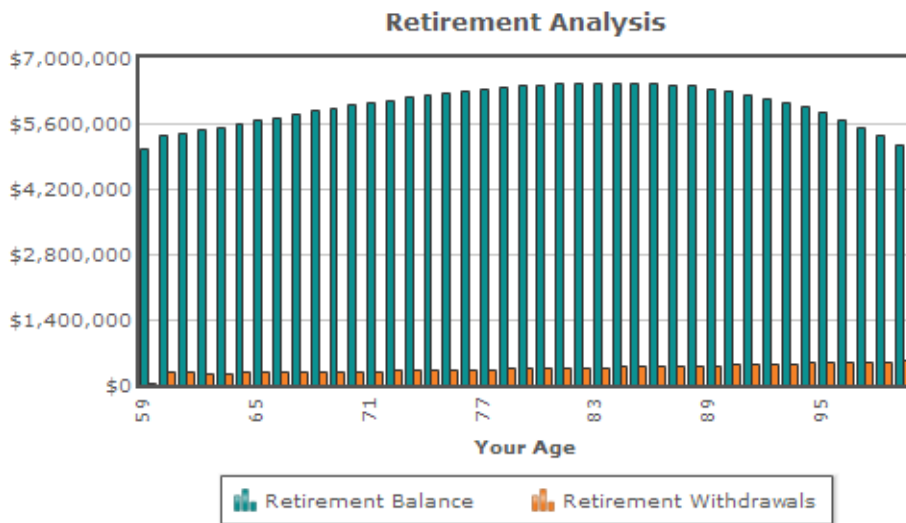
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	59	Current annual income	\$250,000
Spouse's annual income (if applicable)	\$250,000	Current retirement savings balance	\$4,700,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	2.00%	Desired retirement age	60
Number of years of retirement income	40	Income replacement at retirement	49.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$1,500		

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 \$4,619,645 in your retirement accounts.



Age	Salary @ 2.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 49.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
59	\$500,000	\$4,700,000	\$329,000	\$0	\$0	\$0	\$0	\$0	\$5,029,000
60	0	5,029,000	301,740	0	249,900	0	0	249,900	5,080,840
61	0	5,080,840	304,850	0	254,898	0	0	254,898	5,130,792
62	0	5,130,792	307,848	0	259,996	0	19,102	240,894	5,197,746

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.

63	0	5,197,746	311,865	0	265,196	0	19,484	245,712	5,263,898
64	0	5,263,898	315,834	0	270,500	0	19,873	250,626	5,329,106
65	0	5,329,106	319,746	0	275,910	0	20,271	255,639	5,393,213
66	0	5,393,213	323,593	0	281,428	0	20,676	260,752	5,456,055
67	0	5,456,055	327,363	0	287,057	0	21,090	265,967	5,517,451
68	0	5,517,451	331,047	0	292,798	0	21,512	271,286	5,577,212
69	0	5,577,212	334,633	0	298,654	0	21,942	276,712	5,635,133
70	0	5,635,133	338,108	0	304,627	0	22,381	282,246	5,690,995
71	0	5,690,995	341,460	0	310,719	0	22,828	287,891	5,744,564
72	0	5,744,564	344,674	0	316,934	0	23,285	293,649	5,795,589
73	0	5,795,589	347,735	0	323,272	0	23,751	299,522	5,843,803
74	0	5,843,803	350,628	0	329,738	0	24,226	305,512	5,888,919
75	0	5,888,919	353,335	0	336,332	0	24,710	311,622	5,930,632
76	0	5,930,632	355,838	0	343,059	0	25,204	317,855	5,968,615
77	0	5,968,615	358,117	0	349,920	0	25,708	324,212	6,002,520
78	0	6,002,520	360,151	0	356,919	0	26,223	330,696	6,031,975
79	0	6,031,975	361,918	0	364,057	0	26,747	337,310	6,056,583
80	0	6,056,583	363,395	0	371,338	0	27,282	344,056	6,075,922
81	0	6,075,922	364,555	0	378,765	0	27,828	350,937	6,089,540
82	0	6,089,540	365,372	0	386,340	0	28,384	357,956	6,096,956
83	0	6,096,956	365,817	0	394,067	0	28,952	365,115	6,097,658
84	0	6,097,658	365,860	0	401,948	0	29,531	372,418	6,091,100
85	0	6,091,100	365,466	0	409,987	0	30,122	379,866	6,076,700
86	0	6,076,700	364,602	0	418,187	0	30,724	387,463	6,053,839
87	0	6,053,839	363,230	0	426,551	0	31,338	395,212	6,021,857
88	0	6,021,857	361,311	0	435,082	0	31,965	403,117	5,980,052
89	0	5,980,052	358,803	0	443,784	0	32,605	411,179	5,927,676
90	0	5,927,676	355,661	0	452,659	0	33,257	419,403	5,863,934
91	0	5,863,934	351,836	0	461,712	0	33,922	427,791	5,787,979
92	0	5,787,979	347,279	0	470,947	0	34,600	436,347	5,698,911
93	0	5,698,911	341,935	0	480,366	0	35,292	445,073	5,595,772
94	0	5,595,772	335,746	0	489,973	0	35,998	453,975	5,477,544
95	0	5,477,544	328,653	0	499,772	0	36,718	463,054	5,343,142
96	0	5,343,142	320,589	0	509,768	0	37,452	472,316	5,191,415
97	0	5,191,415	311,485	0	519,963	0	38,201	481,762	5,021,138
98	0	5,021,138	301,268	0	530,362	0	38,965	491,397	4,831,009
99	\$0	\$4,831,009	\$289,861	\$0	\$540,970	\$0	\$39,745	\$501,225	\$4,619,645

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.
