

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



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INTRODUCTION

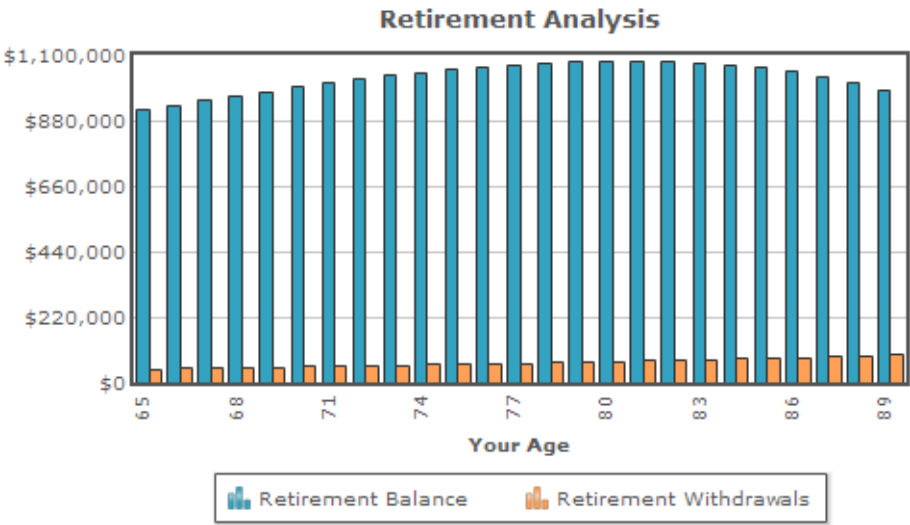
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	65	Current annual income	\$85,000
Spouse's annual income (if applicable)	\$95,000	Current retirement savings balance	\$854,000
Current annual savings amount	\$40,055	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$1,050	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	25	Income replacement at retirement	60.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	7.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$5,186		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 90 you will still have \$887,071 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 7.0%	Current Savings	Desired Retirement Income 60.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
65	\$0	\$854,000	\$59,780	\$0	\$108,000	\$1,050	\$62,232	\$44,718	\$869,062
66	0	869,062	60,834	0	111,240	1,050	64,099	46,091	883,805
67	0	883,805	61,866	0	114,577	1,050	66,022	47,505	898,166
68	0	898,166	62,872	0	118,015	1,050	68,003	48,962	912,076
69	0	912,076	63,845	0	121,555	1,050	70,043	50,462	925,459
70	0	925,459	64,782	0	125,202	1,050	72,144	52,008	938,234
71	0	938,234	65,676	0	128,958	1,050	74,308	53,599	950,311
72	0	950,311	66,522	0	132,826	1,050	76,538	55,239	961,593
73	0	961,593	67,312	0	136,811	1,050	78,834	56,928	971,978
74	0	971,978	68,038	0	140,916	1,050	81,199	58,667	981,349

75	0	981,349	68,694	0	145,143	1,050	83,635	60,458	989,585
76	0	989,585	69,271	0	149,497	1,050	86,144	62,304	996,552
77	0	996,552	69,759	0	153,982	1,050	88,728	64,204	1,002,107
78	0	1,002,107	70,147	0	158,602	1,050	91,390	66,162	1,006,093
79	0	1,006,093	70,426	0	163,360	1,050	94,131	68,178	1,008,341
80	0	1,008,341	70,584	0	168,260	1,050	96,955	70,255	1,008,670
81	0	1,008,670	70,607	0	173,308	1,050	99,864	72,394	1,006,882
82	0	1,006,882	70,482	0	178,508	1,050	102,860	74,598	1,002,767
83	0	1,002,767	70,194	0	183,863	1,050	105,946	76,867	996,093
84	0	996,093	69,727	0	189,379	1,050	109,124	79,204	986,615
85	0	986,615	69,063	0	195,060	1,050	112,398	81,612	974,066
86	0	974,066	68,185	0	200,912	1,050	115,770	84,092	958,159
87	0	958,159	67,071	0	206,939	1,050	119,243	86,646	938,584
88	0	938,584	65,701	0	213,147	1,050	122,820	89,277	915,008
89	\$0	\$915,008	\$64,051	\$0	\$219,542	\$1,050	\$126,505	\$91,987	\$887,071

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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