

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

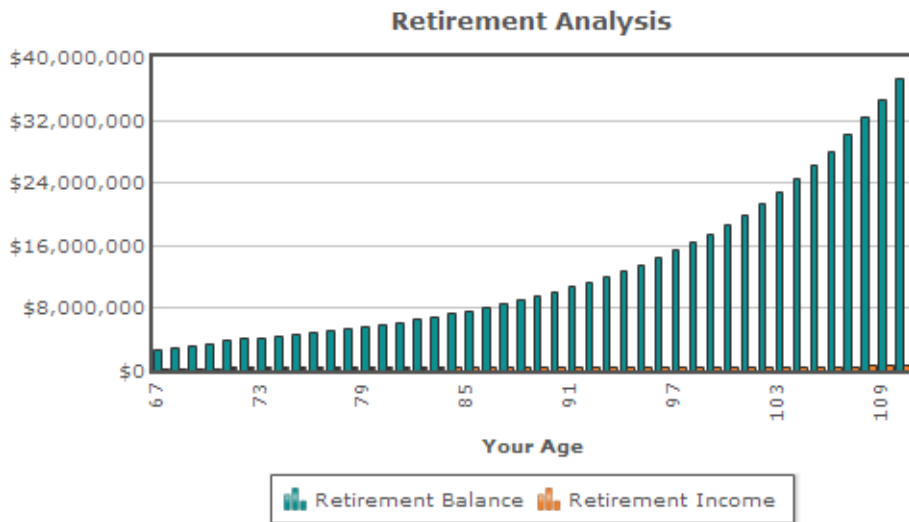
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns and your personal situation will affect your plan.

SUMMARY OF INPUT

Your current age	67	Current annual income	\$150,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,500,000
Desired retirement age	71	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	9.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 111 you may still have \$40,003,961 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 11.00% Post-Ret 9.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$150,000	\$2,500,000	\$275,000	\$0	\$0	\$0	\$0	\$2,775,000
68	154,500	2,775,000	305,250	0	0	0	0	3,080,250
69	159,135	3,080,250	338,828	0	0	0	0	3,419,078
70	163,909	3,419,078	376,099	0	0	0	0	3,795,176
71	0	3,795,176	341,566	0	168,826	0	168,826	3,967,916

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72	0	3,967,916	357,112	0	173,891	0	173,891	4,151,137
73	0	4,151,137	373,602	0	179,108	0	179,108	4,345,631
74	0	4,345,631	391,107	0	184,481	0	184,481	4,552,257
75	0	4,552,257	409,703	0	190,016	0	190,016	4,771,945
76	0	4,771,945	429,475	0	195,716	0	195,716	5,005,704
77	0	5,005,704	450,513	0	201,587	0	201,587	5,254,630
78	0	5,254,630	472,917	0	207,635	0	207,635	5,519,911
79	0	5,519,911	496,792	0	213,864	0	213,864	5,802,839
80	0	5,802,839	522,256	0	220,280	0	220,280	6,104,814
81	0	6,104,814	549,433	0	226,888	0	226,888	6,427,359
82	0	6,427,359	578,462	0	233,695	0	233,695	6,772,127
83	0	6,772,127	609,491	0	240,706	0	240,706	7,140,912
84	0	7,140,912	642,682	0	247,927	0	247,927	7,535,667
85	0	7,535,667	678,210	0	255,365	0	255,365	7,958,512
86	0	7,958,512	716,266	0	263,026	0	263,026	8,411,752
87	0	8,411,752	757,058	0	270,917	0	270,917	8,897,893
88	0	8,897,893	800,810	0	279,044	0	279,044	9,419,659
89	0	9,419,659	847,769	0	287,416	0	287,416	9,980,013
90	0	9,980,013	898,201	0	296,038	0	296,038	10,582,176
91	0	10,582,176	952,396	0	304,919	0	304,919	11,229,653
92	0	11,229,653	1,010,669	0	314,067	0	314,067	11,926,255
93	0	11,926,255	1,073,363	0	323,489	0	323,489	12,676,130
94	0	12,676,130	1,140,852	0	333,193	0	333,193	13,483,788
95	0	13,483,788	1,213,541	0	343,189	0	343,189	14,354,140
96	0	14,354,140	1,291,873	0	353,485	0	353,485	15,292,527
97	0	15,292,527	1,376,327	0	364,089	0	364,089	16,304,765
98	0	16,304,765	1,467,429	0	375,012	0	375,012	17,397,182
99	0	17,397,182	1,565,746	0	386,262	0	386,262	18,576,666
100	0	18,576,666	1,671,900	0	397,850	0	397,850	19,850,716
101	0	19,850,716	1,786,564	0	409,786	0	409,786	21,227,495
102	0	21,227,495	1,910,475	0	422,079	0	422,079	22,715,890
103	0	22,715,890	2,044,430	0	434,742	0	434,742	24,325,578
104	0	24,325,578	2,189,302	0	447,784	0	447,784	26,067,096
105	0	26,067,096	2,346,039	0	461,218	0	461,218	27,951,917
106	0	27,951,917	2,515,673	0	475,054	0	475,054	29,992,536
107	0	29,992,536	2,699,328	0	489,306	0	489,306	32,202,558
108	0	32,202,558	2,898,230	0	503,985	0	503,985	34,596,804
109	0	34,596,804	3,113,712	0	519,104	0	519,104	37,191,412
		\$37,191,412						\$40,003,961
110	\$0	2	\$3,347,227	\$0	\$534,678	\$0	\$534,678	

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