

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

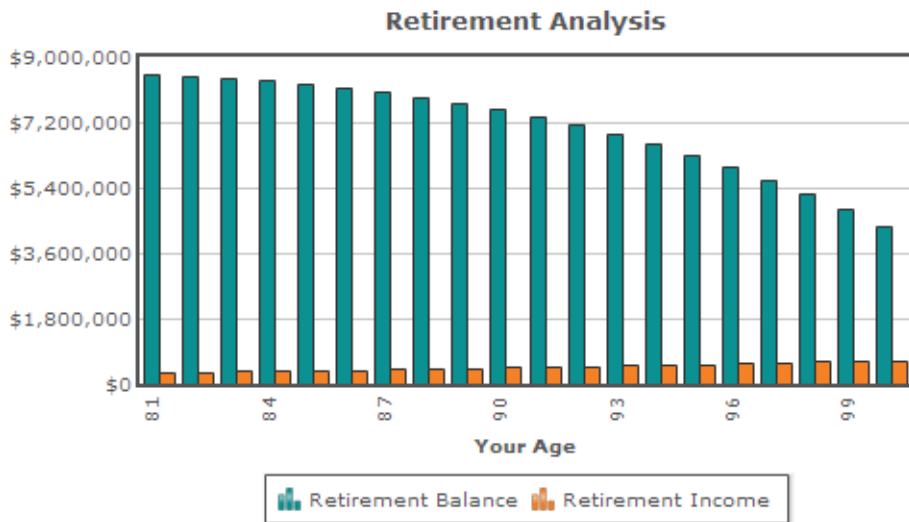
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	81	Current annual income	\$300,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$8,500,000
Desired retirement age	81	Number of years of retirement income	20
Expected inflation	4.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	3.00%	Post-retirement investment return	3.00%
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 \$8,500,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 4.00%	Beginning Retirement Balance	Earnings Pre-Ret 3.00% Post-Ret 3.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
81	\$300,000	\$8,500,000	\$255,000	\$0	\$300,000	\$0	\$300,000	\$8,455,000
82	0	8,455,000	253,650	0	312,000	0	312,000	8,396,650
83	0	8,396,650	251,900	0	324,480	0	324,480	8,324,070
84	0	8,324,070	249,722	0	337,459	0	337,459	8,236,332
85	0	8,236,332	247,090	0	350,958	0	350,958	8,132,465

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.

86	0	8,132,465	243,974	0	364,996	0	364,996	8,011,443
87	0	8,011,443	240,343	0	379,596	0	379,596	7,872,190
88	0	7,872,190	236,166	0	394,780	0	394,780	7,713,577
89	0	7,713,577	231,407	0	410,571	0	410,571	7,534,413
90	0	7,534,413	226,032	0	426,994	0	426,994	7,333,452
91	0	7,333,452	220,004	0	444,073	0	444,073	7,109,382
92	0	7,109,382	213,281	0	461,836	0	461,836	6,860,828
93	0	6,860,828	205,825	0	480,310	0	480,310	6,586,343
94	0	6,586,343	197,590	0	499,522	0	499,522	6,284,411
95	0	6,284,411	188,532	0	519,503	0	519,503	5,953,440
96	0	5,953,440	178,603	0	540,283	0	540,283	5,591,761
97	0	5,591,761	167,753	0	561,894	0	561,894	5,197,619
98	0	5,197,619	155,929	0	584,370	0	584,370	4,769,177
99	0	4,769,177	143,075	0	607,745	0	607,745	4,304,508
100	\$0	\$4,304,508	\$129,135	\$0	\$632,055	\$0	\$632,055	\$3,801,588

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