

AM I SAVING ENOUGH FOR MY RETIREMENT?

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INTRODUCTION

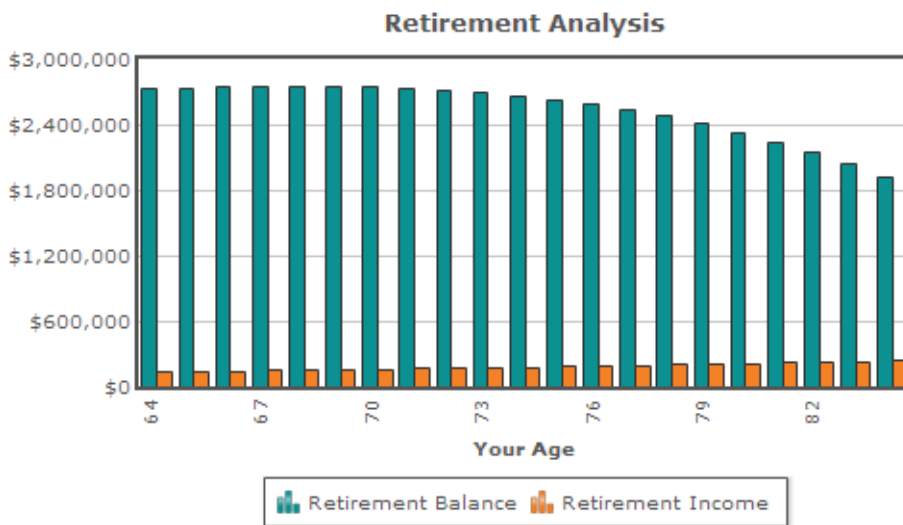
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	64	Current annual income	\$100,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,719,686
Desired retirement age	64	Number of years of retirement income	21
Expected inflation	3.00%	Income replacement at retirement	150.00%
Pre-retirement investment return	5.26%	Post-retirement investment return	5.26%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Single
Social Security override amount (monthly amount in today's dollars)	\$1,620		

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 \$2,719,686, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 5.26% Post-Ret 5.26%	Estimated Annual Savings	Retirement Income Replace 150.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
64	\$100,000	\$2,719,686	\$143,055	\$0	\$150,000	\$19,440	\$130,560	\$2,732,181
65	0	2,732,181	143,713	0	154,500	20,023	134,477	2,741,417
66	0	2,741,417	144,199	0	159,135	20,624	138,511	2,747,105

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.

67	0	2,747,105	144,498	0	163,909	21,243	142,666	2,748,936
68	0	2,748,936	144,594	0	168,826	21,880	146,946	2,746,584
69	0	2,746,584	144,470	0	173,891	22,536	151,355	2,739,699
70	0	2,739,699	144,108	0	179,108	23,212	155,895	2,727,912
71	0	2,727,912	143,488	0	184,481	23,909	160,572	2,710,828
72	0	2,710,828	142,590	0	190,016	24,626	165,390	2,688,028
73	0	2,688,028	141,390	0	195,716	25,365	170,351	2,659,067
74	0	2,659,067	139,867	0	201,587	26,126	175,462	2,623,472
75	0	2,623,472	137,995	0	207,635	26,910	180,726	2,580,741
76	0	2,580,741	135,747	0	213,864	27,717	186,147	2,530,341
77	0	2,530,341	133,096	0	220,280	28,548	191,732	2,471,705
78	0	2,471,705	130,012	0	226,888	29,405	197,484	2,404,233
79	0	2,404,233	126,463	0	233,695	30,287	203,408	2,327,287
80	0	2,327,287	122,415	0	240,706	31,195	209,510	2,240,192
81	0	2,240,192	117,834	0	247,927	32,131	215,796	2,142,231
82	0	2,142,231	112,681	0	255,365	33,095	222,270	2,032,642
83	0	2,032,642	106,917	0	263,026	34,088	228,938	1,910,621
84	\$0	\$1,910,621	\$100,499	\$0	\$270,917	\$35,111	\$235,806	\$1,775,314

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