

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: April 1, 2026



INTRODUCTION

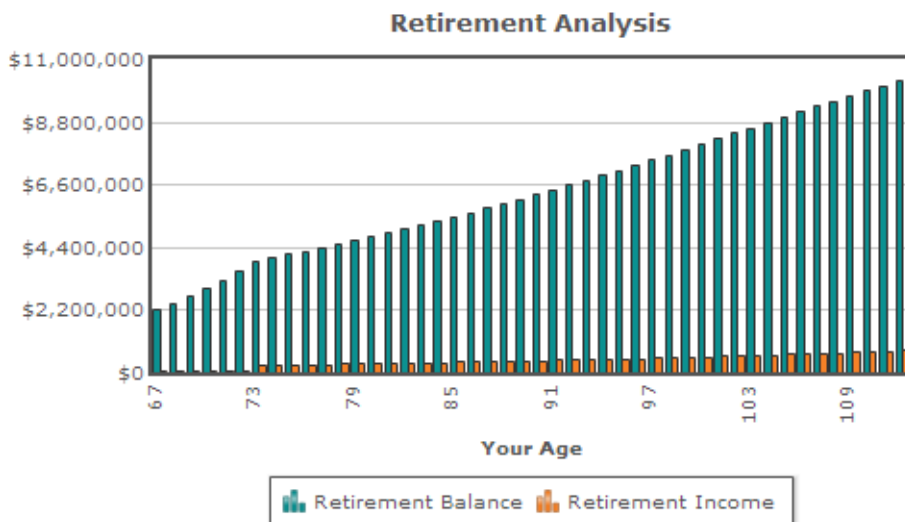
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

| | | | |
|----------------------------------------|--------|---------------------------------------|-------------|
| Your current age | 67 | Current annual income | \$200,000 |
| Spouse's annual income (if applicable) | \$0 | Current retirement savings balance | \$2,200,000 |
| Desired retirement age | 73 | Number of years of retirement income | 40 |
| Expected inflation | 3.00% | Income replacement at retirement | 100.00% |
| Pre-retirement investment return | 10.00% | 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 113 you may still have \$10,384,660 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 10.00% Post-Ret 9.00% | Estimated Annual Savings | Retirement Income Replace 100.00% | Annual Social Security Income | Annual Retirement Account Withdrawal | Ending Retirement Balance |
|-----|----------------------------------|------------------------------|----------------------------------------|--------------------------|-----------------------------------|-------------------------------|--------------------------------------|---------------------------|
| 67 | \$200,000 | \$2,200,000 | \$220,000 | \$0 | \$0 | \$0 | \$0 | \$2,420,000 |
| 68 | 206,000 | 2,420,000 | 242,000 | 0 | 0 | 0 | 0 | 2,662,000 |
| 69 | 212,180 | 2,662,000 | 266,200 | 0 | 0 | 0 | 0 | 2,928,200 |
| 70 | 218,545 | 2,928,200 | 292,820 | 0 | 0 | 0 | 0 | 3,221,020 |
| 71 | 225,102 | 3,221,020 | 322,102 | 0 | 0 | 0 | 0 | 3,543,122 |

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| | | | | | | | | |
|-----|---------|--------------|-----------|-----|-----------|-----|-----------|--------------|
| 72 | 231,855 | 3,543,122 | 354,312 | 0 | 0 | 0 | 0 | 3,897,434 |
| 73 | 0 | 3,897,434 | 350,769 | 0 | 238,810 | 0 | 238,810 | 4,009,393 |
| 74 | 0 | 4,009,393 | 360,845 | 0 | 245,975 | 0 | 245,975 | 4,124,263 |
| 75 | 0 | 4,124,263 | 371,184 | 0 | 253,354 | 0 | 253,354 | 4,242,093 |
| 76 | 0 | 4,242,093 | 381,788 | 0 | 260,955 | 0 | 260,955 | 4,362,927 |
| 77 | 0 | 4,362,927 | 392,663 | 0 | 268,783 | 0 | 268,783 | 4,486,807 |
| 78 | 0 | 4,486,807 | 403,813 | 0 | 276,847 | 0 | 276,847 | 4,613,773 |
| 79 | 0 | 4,613,773 | 415,240 | 0 | 285,152 | 0 | 285,152 | 4,743,860 |
| 80 | 0 | 4,743,860 | 426,947 | 0 | 293,707 | 0 | 293,707 | 4,877,101 |
| 81 | 0 | 4,877,101 | 438,939 | 0 | 302,518 | 0 | 302,518 | 5,013,522 |
| 82 | 0 | 5,013,522 | 451,217 | 0 | 311,593 | 0 | 311,593 | 5,153,146 |
| 83 | 0 | 5,153,146 | 463,783 | 0 | 320,941 | 0 | 320,941 | 5,295,987 |
| 84 | 0 | 5,295,987 | 476,639 | 0 | 330,570 | 0 | 330,570 | 5,442,057 |
| 85 | 0 | 5,442,057 | 489,785 | 0 | 340,487 | 0 | 340,487 | 5,591,355 |
| 86 | 0 | 5,591,355 | 503,222 | 0 | 350,701 | 0 | 350,701 | 5,743,876 |
| 87 | 0 | 5,743,876 | 516,949 | 0 | 361,222 | 0 | 361,222 | 5,899,602 |
| 88 | 0 | 5,899,602 | 530,964 | 0 | 372,059 | 0 | 372,059 | 6,058,508 |
| 89 | 0 | 6,058,508 | 545,266 | 0 | 383,221 | 0 | 383,221 | 6,220,553 |
| 90 | 0 | 6,220,553 | 559,850 | 0 | 394,717 | 0 | 394,717 | 6,385,685 |
| 91 | 0 | 6,385,685 | 574,712 | 0 | 406,559 | 0 | 406,559 | 6,553,838 |
| 92 | 0 | 6,553,838 | 589,845 | 0 | 418,756 | 0 | 418,756 | 6,724,928 |
| 93 | 0 | 6,724,928 | 605,244 | 0 | 431,318 | 0 | 431,318 | 6,898,853 |
| 94 | 0 | 6,898,853 | 620,897 | 0 | 444,258 | 0 | 444,258 | 7,075,492 |
| 95 | 0 | 7,075,492 | 636,794 | 0 | 457,586 | 0 | 457,586 | 7,254,701 |
| 96 | 0 | 7,254,701 | 652,923 | 0 | 471,313 | 0 | 471,313 | 7,436,311 |
| 97 | 0 | 7,436,311 | 669,268 | 0 | 485,452 | 0 | 485,452 | 7,620,126 |
| 98 | 0 | 7,620,126 | 685,811 | 0 | 500,016 | 0 | 500,016 | 7,805,922 |
| 99 | 0 | 7,805,922 | 702,533 | 0 | 515,017 | 0 | 515,017 | 7,993,438 |
| 100 | 0 | 7,993,438 | 719,409 | 0 | 530,467 | 0 | 530,467 | 8,182,381 |
| 101 | 0 | 8,182,381 | 736,414 | 0 | 546,381 | 0 | 546,381 | 8,372,414 |
| 102 | 0 | 8,372,414 | 753,517 | 0 | 562,772 | 0 | 562,772 | 8,563,158 |
| 103 | 0 | 8,563,158 | 770,684 | 0 | 579,656 | 0 | 579,656 | 8,754,187 |
| 104 | 0 | 8,754,187 | 787,877 | 0 | 597,045 | 0 | 597,045 | 8,945,019 |
| 105 | 0 | 8,945,019 | 805,052 | 0 | 614,957 | 0 | 614,957 | 9,135,113 |
| 106 | 0 | 9,135,113 | 822,160 | 0 | 633,405 | 0 | 633,405 | 9,323,868 |
| 107 | 0 | 9,323,868 | 839,148 | 0 | 652,408 | 0 | 652,408 | 9,510,609 |
| 108 | 0 | 9,510,609 | 855,955 | 0 | 671,980 | 0 | 671,980 | 9,694,584 |
| 109 | 0 | 9,694,584 | 872,513 | 0 | 692,139 | 0 | 692,139 | 9,874,957 |
| 110 | 0 | 9,874,957 | 888,746 | 0 | 712,903 | 0 | 712,903 | 10,050,800 |
| 111 | 0 | 10,050,800 | 904,572 | 0 | 734,290 | 0 | 734,290 | 10,221,082 |
| | | \$10,221,082 | | | | | | \$10,384,660 |
| 112 | \$0 | 2 | \$919,897 | \$0 | \$756,319 | \$0 | \$756,319 | 0 |

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