

# AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: October 4, 2025



## INTRODUCTION

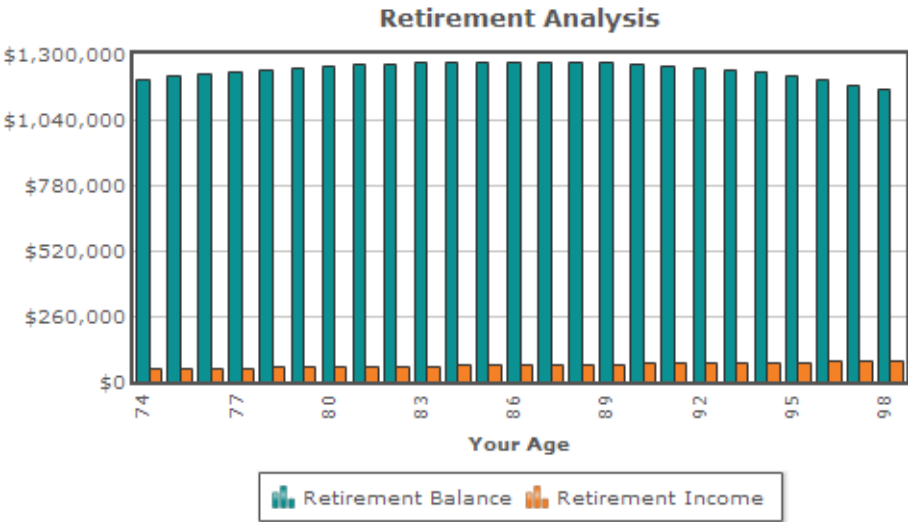
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

## SUMMARY OF INPUT

Your current age	74	Current annual income	\$84,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,200,000
Desired retirement age	74	Number of years of retirement income	25
Expected inflation	2.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	5.00%	Post-retirement investment return	5.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Single
Social Security override amount (monthly amount in today's dollars)	\$2,803		

## 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 \$1,200,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 2.00%	Beginning Retirement Balance	Earnings Pre-Ret 5.00% Post-Ret 5.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
74	\$84,000	\$1,200,000	\$60,000	\$0	\$84,000	\$33,636	\$50,364	\$1,209,636
75	0	1,209,636	60,482	0	85,680	34,309	51,371	1,218,747
76	0	1,218,747	60,937	0	87,394	34,995	52,399	1,227,285

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.

77	0	1,227,285	61,364	0	89,141	35,695	53,447	1,235,203
78	0	1,235,203	61,760	0	90,924	36,409	54,516	1,242,447
79	0	1,242,447	62,122	0	92,743	37,137	55,606	1,248,964
80	0	1,248,964	62,448	0	94,598	37,880	56,718	1,254,694
81	0	1,254,694	62,735	0	96,490	38,637	57,852	1,259,576
82	0	1,259,576	62,979	0	98,419	39,410	59,009	1,263,545
83	0	1,263,545	63,177	0	100,388	40,198	60,190	1,266,533
84	0	1,266,533	63,327	0	102,396	41,002	61,393	1,268,466
85	0	1,268,466	63,423	0	104,443	41,822	62,621	1,269,268
86	0	1,269,268	63,463	0	106,532	42,659	63,874	1,268,858
87	0	1,268,858	63,443	0	108,663	43,512	65,151	1,267,150
88	0	1,267,150	63,357	0	110,836	44,382	66,454	1,264,053
89	0	1,264,053	63,203	0	113,053	45,270	67,783	1,259,472
90	0	1,259,472	62,974	0	115,314	46,175	69,139	1,253,307
91	0	1,253,307	62,665	0	117,620	47,099	70,522	1,245,451
92	0	1,245,451	62,273	0	119,973	48,040	71,932	1,235,791
93	0	1,235,791	61,790	0	122,372	49,001	73,371	1,224,210
94	0	1,224,210	61,210	0	124,820	49,981	74,838	1,210,582
95	0	1,210,582	60,529	0	127,316	50,981	76,335	1,194,776
96	0	1,194,776	59,739	0	129,862	52,001	77,862	1,176,653
97	0	1,176,653	58,833	0	132,460	53,041	79,419	1,156,067
98	\$0	\$1,156,067	\$57,803	\$0	\$135,109	\$54,101	\$81,007	\$1,132,863

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