

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

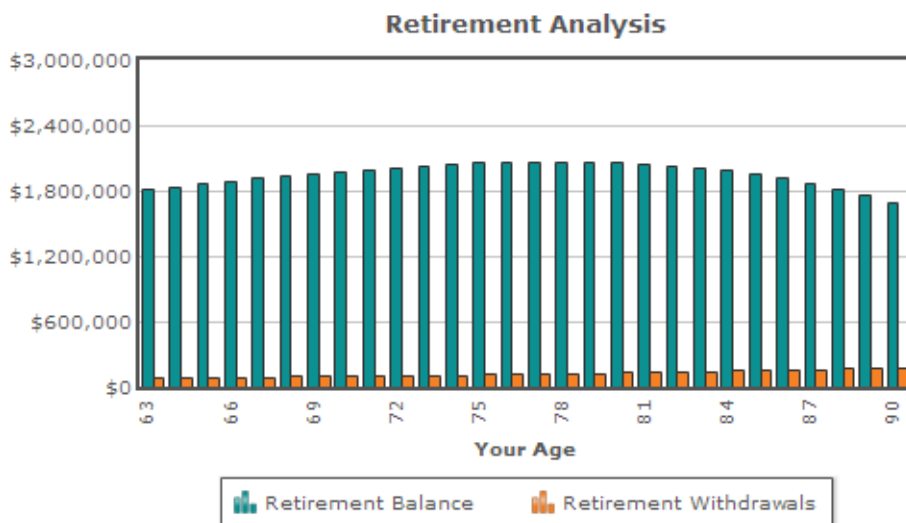
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	63	Current annual income	\$130,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,700,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$25,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	63
Number of years of retirement income	28	Income replacement at retirement	100.00%
Pre-retirement investment return	6.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$2,400		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 91 you will still have \$1,517,519 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 6.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
63	\$0	\$1,700,000	\$102,000	\$0	\$130,000	\$25,000	\$28,800	\$76,200	\$1,725,800
64	0	1,725,800	103,548	0	133,900	25,750	29,664	78,486	1,750,862
65	0	1,750,862	105,052	0	137,917	26,522	30,554	80,841	1,775,073
66	0	1,775,073	106,504	0	142,055	27,318	31,471	83,266	1,798,312

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	1,798,312	107,899	0	146,316	28,138	32,415	85,764	1,820,447
68	0	1,820,447	109,227	0	150,706	28,982	33,387	88,337	1,841,337
69	0	1,841,337	110,480	0	155,227	29,851	34,389	90,987	1,860,830
70	0	1,860,830	111,650	0	159,884	30,747	35,420	93,716	1,878,764
71	0	1,878,764	112,726	0	164,680	31,669	36,483	96,528	1,894,962
72	0	1,894,962	113,698	0	169,621	32,619	37,577	99,424	1,909,236
73	0	1,909,236	114,554	0	174,709	33,598	38,705	102,406	1,921,383
74	0	1,921,383	115,283	0	179,950	34,606	39,866	105,479	1,931,188
75	0	1,931,188	115,871	0	185,349	35,644	41,062	108,643	1,938,416
76	0	1,938,416	116,305	0	190,909	36,713	42,294	111,902	1,942,819
77	0	1,942,819	116,569	0	196,637	37,815	43,563	115,259	1,944,128
78	0	1,944,128	116,648	0	202,536	38,949	44,869	118,717	1,942,059
79	0	1,942,059	116,524	0	208,612	40,118	46,216	122,279	1,936,304
80	0	1,936,304	116,178	0	214,870	41,321	47,602	125,947	1,926,535
81	0	1,926,535	115,592	0	221,316	42,561	49,030	129,725	1,912,402
82	0	1,912,402	114,744	0	227,956	43,838	50,501	133,617	1,893,529
83	0	1,893,529	113,612	0	234,794	45,153	52,016	137,626	1,869,515
84	0	1,869,515	112,171	0	241,838	46,507	53,576	141,754	1,839,931
85	0	1,839,931	110,396	0	249,093	47,903	55,184	146,007	1,804,320
86	0	1,804,320	108,259	0	256,566	49,340	56,839	150,387	1,762,192
87	0	1,762,192	105,732	0	264,263	50,820	58,544	154,899	1,713,025
88	0	1,713,025	102,781	0	272,191	52,344	60,301	159,546	1,656,260
89	0	1,656,260	99,376	0	280,357	53,915	62,110	164,332	1,591,303
90	\$0	\$1,591,303	\$95,478	\$0	\$288,768	\$55,532	\$63,973	\$169,262	\$1,517,519

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.
