

# HOW DOES INFLATION IMPACT MY RETIREMENT INCOME NEEDS?

Date: August 17, 2025



## INTRODUCTION

It may surprise you how much inflation can erode purchasing power. Use this calculator to estimate how much more income you may need when factoring in inflation between now and until you reach retirement to keep the same standard of living that you may have today.

## SUMMARY OF INPUT

Current age	69
Desired retirement age	70
Life expectancy age	90
Current gross annual income	\$80,000
Income to replace at retirement	85.00%
Anticipated inflation rate	3.00%

## ANALYSIS

If you were to retire today your income needs would be \$68,000. At the assumed rate your annual retirement income needs would increase to \$70,040, and finally, at life expectancy, your annual retirement income needs would be \$126,500 just to maintain the same standard of living you enjoy today.



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.