

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?



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## INTRODUCTION

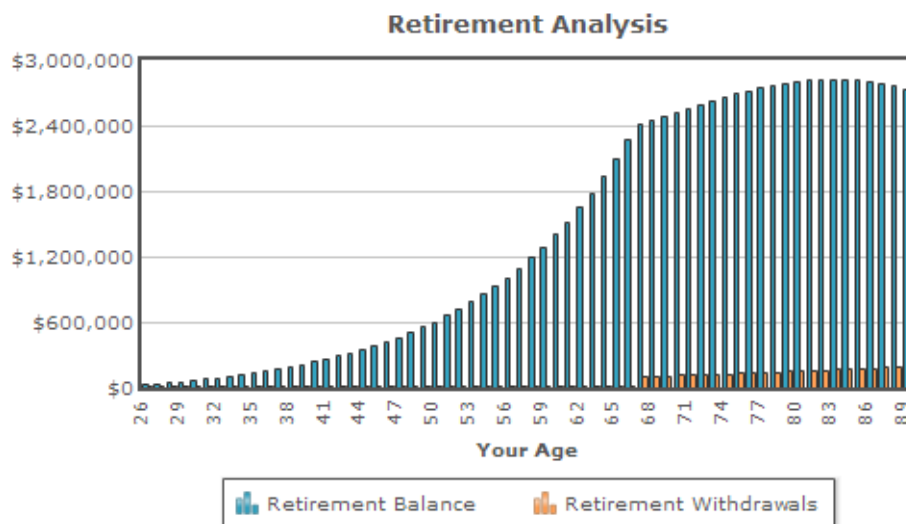
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	26	Current annual income	\$71,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$20,311
Current annual savings amount	\$9	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	67
Number of years of retirement income	23	Income replacement at retirement	80.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$0		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 90 you will still have \$2,538,553 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 8.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 80.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
26	\$71,000	\$20,311	\$1,625	\$6,390	\$0	\$0	\$0	\$0	\$28,326
27	73,130	28,326	2,266	6,390	0	0	0	0	36,982
28	75,324	36,982	2,959	6,390	0	0	0	0	46,331
29	77,584	46,331	3,706	6,390	0	0	0	0	56,427
30	79,911	56,427	4,514	6,390	0	0	0	0	67,331
31	82,308	67,331	5,386	6,390	0	0	0	0	79,108
32	84,778	79,108	6,329	6,390	0	0	0	0	91,826
33	87,321	91,826	7,346	6,390	0	0	0	0	105,562
34	89,941	105,562	8,445	6,390	0	0	0	0	120,397
35	92,639	120,397	9,632	6,390	0	0	0	0	136,419

36	95,418	136,419	10,914	6,390	0	0	0	0	153,723
37	98,281	153,723	12,298	6,390	0	0	0	0	172,410
38	101,229	172,410	13,793	6,390	0	0	0	0	192,593
39	104,266	192,593	15,407	6,390	0	0	0	0	214,391
40	107,394	214,391	17,151	6,390	0	0	0	0	237,932
41	110,616	237,932	19,035	6,390	0	0	0	0	263,356
42	113,934	263,356	21,069	6,390	0	0	0	0	290,815
43	117,352	290,815	23,265	6,390	0	0	0	0	320,470
44	120,873	320,470	25,638	6,390	0	0	0	0	352,498
45	124,499	352,498	28,200	6,390	0	0	0	0	387,088
46	128,234	387,088	30,967	6,390	0	0	0	0	424,445
47	132,081	424,445	33,956	6,390	0	0	0	0	464,790
48	136,043	464,790	37,183	6,390	0	0	0	0	508,363
49	140,125	508,363	40,669	6,390	0	0	0	0	555,423
50	144,328	555,423	44,434	6,390	0	0	0	0	606,246
51	148,658	606,246	48,500	6,390	0	0	0	0	661,136
52	153,118	661,136	52,891	6,390	0	0	0	0	720,417
53	157,712	720,417	57,633	6,390	0	0	0	0	784,440
54	162,443	784,440	62,755	6,390	0	0	0	0	853,586
55	167,316	853,586	68,287	6,390	0	0	0	0	928,262
56	172,336	928,262	74,261	6,390	0	0	0	0	1,008,913
57	177,506	1,008,913	80,713	6,390	0	0	0	0	1,096,016
58	182,831	1,096,016	87,681	6,390	0	0	0	0	1,190,088
59	188,316	1,190,088	95,207	6,390	0	0	0	0	1,291,685
60	193,965	1,291,685	103,335	6,390	0	0	0	0	1,401,410
61	199,784	1,401,410	112,113	6,390	0	0	0	0	1,519,912
62	205,778	1,519,912	121,593	6,390	0	0	0	0	1,647,895
63	211,951	1,647,895	131,832	6,390	0	0	0	0	1,786,117
64	218,310	1,786,117	142,889	6,390	0	0	0	0	1,935,396
65	224,859	1,935,396	154,832	6,390	0	0	0	0	2,096,618
66	231,605	2,096,618	167,729	6,390	0	0	0	0	2,270,737
67	0	2,270,737	136,244	0	190,842	0	91,147	99,695	2,307,287
68	0	2,307,287	138,437	0	196,568	0	93,882	102,686	2,343,038
69	0	2,343,038	140,582	0	202,465	0	96,698	105,766	2,377,854
70	0	2,377,854	142,671	0	208,538	0	99,599	108,939	2,411,587
71	0	2,411,587	144,695	0	214,795	0	102,587	112,207	2,444,074
72	0	2,444,074	146,644	0	221,238	0	105,665	115,574	2,475,145
73	0	2,475,145	148,509	0	227,876	0	108,835	119,041	2,504,613
74	0	2,504,613	150,277	0	234,712	0	112,100	122,612	2,532,278
75	0	2,532,278	151,937	0	241,753	0	115,463	126,290	2,557,924
76	0	2,557,924	153,475	0	249,006	0	118,927	130,079	2,581,321
77	0	2,581,321	154,879	0	256,476	0	122,495	133,981	2,602,218
78	0	2,602,218	156,133	0	264,170	0	126,169	138,001	2,620,351
79	0	2,620,351	157,221	0	272,095	0	129,955	142,141	2,635,431
80	0	2,635,431	158,126	0	280,258	0	133,853	146,405	2,647,151
81	0	2,647,151	158,829	0	288,666	0	137,869	150,797	2,655,183
82	0	2,655,183	159,311	0	297,326	0	142,005	155,321	2,659,173
83	0	2,659,173	159,550	0	306,246	0	146,265	159,981	2,658,743
84	0	2,658,743	159,525	0	315,433	0	150,653	164,780	2,653,487
85	0	2,653,487	159,209	0	324,896	0	155,172	169,724	2,642,972
86	0	2,642,972	158,578	0	334,643	0	159,828	174,815	2,626,735
87	0	2,626,735	157,604	0	344,682	0	164,622	180,060	2,604,279
88	0	2,604,279	156,257	0	355,023	0	169,561	185,462	2,575,075
89	\$0	\$2,575,075	\$154,504	\$0	\$365,674	\$0	\$174,648	\$191,026	\$2,538,553

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 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 is for illustrative purposes only. Your results may vary.

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