

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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INTRODUCTION

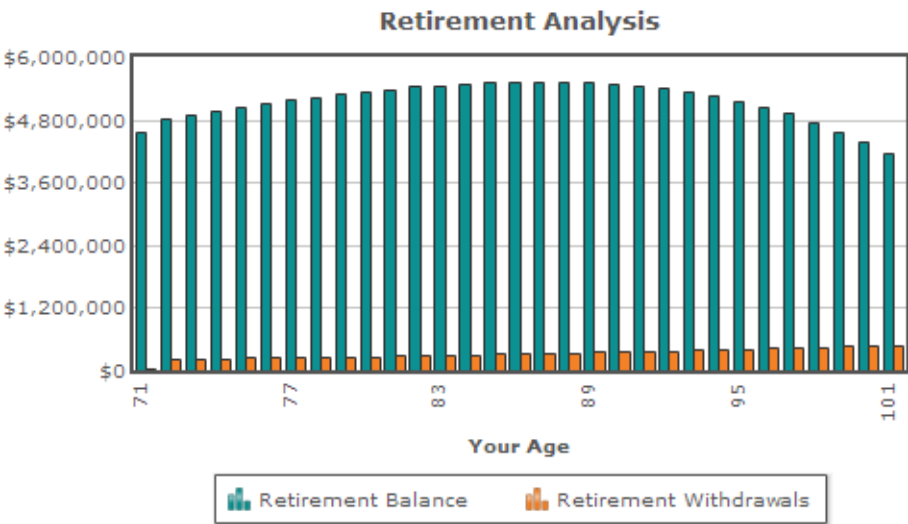
One method of retirement planning is to project what you are currently saving and have already accumulated to see if you will have enough to meet your retirement objectives. Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	71	Current annual income	\$200,000
Spouse's annual income (if applicable)	\$40,000	Current retirement savings balance	\$4,280,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	72
Number of years of retirement income	30	Income replacement at retirement	82.00%
Pre-retirement investment return	6.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	No	Marital status	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 102 you will still have \$3,649,977 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 82.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
71	\$240,000	\$4,280,000	\$256,800	\$0	\$0	\$0	\$0	\$0	\$4,536,800
72	0	4,536,800	272,208	0	202,704	0	0	202,704	4,606,304
73	0	4,606,304	276,378	0	208,785	0	0	208,785	4,673,897
74	0	4,673,897	280,434	0	215,049	0	0	215,049	4,739,282
75	0	4,739,282	284,357	0	221,500	0	0	221,500	4,802,139

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.

76	0	4,802,139	288,128	0	228,145	0	0	228,145	4,862,122
77	0	4,862,122	291,727	0	234,989	0	0	234,989	4,918,860
78	0	4,918,860	295,132	0	242,039	0	0	242,039	4,971,953
79	0	4,971,953	298,317	0	249,300	0	0	249,300	5,020,969
80	0	5,020,969	301,258	0	256,779	0	0	256,779	5,065,448
81	0	5,065,448	303,927	0	264,483	0	0	264,483	5,104,892
82	0	5,104,892	306,294	0	272,417	0	0	272,417	5,138,769
83	0	5,138,769	308,326	0	280,590	0	0	280,590	5,166,505
84	0	5,166,505	309,990	0	289,007	0	0	289,007	5,187,488
85	0	5,187,488	311,249	0	297,678	0	0	297,678	5,201,059
86	0	5,201,059	312,064	0	306,608	0	0	306,608	5,206,515
87	0	5,206,515	312,391	0	315,806	0	0	315,806	5,203,100
88	0	5,203,100	312,186	0	325,280	0	0	325,280	5,190,005
89	0	5,190,005	311,400	0	335,039	0	0	335,039	5,166,367
90	0	5,166,367	309,982	0	345,090	0	0	345,090	5,131,259
91	0	5,131,259	307,876	0	355,443	0	0	355,443	5,083,692
92	0	5,083,692	305,021	0	366,106	0	0	366,106	5,022,607
93	0	5,022,607	301,356	0	377,089	0	0	377,089	4,946,874
94	0	4,946,874	296,812	0	388,402	0	0	388,402	4,855,285
95	0	4,855,285	291,317	0	400,054	0	0	400,054	4,746,548
96	0	4,746,548	284,793	0	412,055	0	0	412,055	4,619,286
97	0	4,619,286	277,157	0	424,417	0	0	424,417	4,472,026
98	0	4,472,026	268,322	0	437,150	0	0	437,150	4,303,198
99	0	4,303,198	258,192	0	450,264	0	0	450,264	4,111,125
100	0	4,111,125	246,668	0	463,772	0	0	463,772	3,894,021
101	\$0	\$3,894,021	\$233,641	\$0	\$477,685	\$0	\$0	\$477,685	\$3,649,977

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