

AM I SAVING ENOUGH FOR MY RETIREMENT?

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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	66	Current annual income	\$36,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,200,000
Desired retirement age	70	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	11.00%	Post-retirement investment return	7.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 110 you may still have \$38,146,830 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 11.00% Post-Ret 7.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
66	\$36,000	\$2,200,000	\$242,000	\$0	\$0	\$0	\$0	\$2,442,000
67	37,080	2,442,000	268,620	0	0	0	0	2,710,620
68	38,192	2,710,620	298,168	0	0	0	0	3,008,788
69	39,338	3,008,788	330,967	0	0	0	0	3,339,755
70	0	3,339,755	233,783	0	40,518	0	40,518	3,533,019

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71	0	3,533,019	247,311	0	41,734	0	41,734	3,738,597
72	0	3,738,597	261,702	0	42,986	0	42,986	3,957,313
73	0	3,957,313	277,012	0	44,275	0	44,275	4,190,049
74	0	4,190,049	293,303	0	45,604	0	45,604	4,437,749
75	0	4,437,749	310,642	0	46,972	0	46,972	4,701,420
76	0	4,701,420	329,099	0	48,381	0	48,381	4,982,138
77	0	4,982,138	348,750	0	49,832	0	49,832	5,281,055
78	0	5,281,055	369,674	0	51,327	0	51,327	5,599,402
79	0	5,599,402	391,958	0	52,867	0	52,867	5,938,493
80	0	5,938,493	415,694	0	54,453	0	54,453	6,299,734
81	0	6,299,734	440,981	0	56,087	0	56,087	6,684,628
82	0	6,684,628	467,924	0	57,769	0	57,769	7,094,783
83	0	7,094,783	496,635	0	59,503	0	59,503	7,531,915
84	0	7,531,915	527,234	0	61,288	0	61,288	7,997,862
85	0	7,997,862	559,850	0	63,126	0	63,126	8,494,586
86	0	8,494,586	594,621	0	65,020	0	65,020	9,024,187
87	0	9,024,187	631,693	0	66,971	0	66,971	9,588,909
88	0	9,588,909	671,224	0	68,980	0	68,980	10,191,153
89	0	10,191,153	713,381	0	71,049	0	71,049	10,833,485
90	0	10,833,485	758,344	0	73,181	0	73,181	11,518,648
91	0	11,518,648	806,305	0	75,376	0	75,376	12,249,578
92	0	12,249,578	857,470	0	77,637	0	77,637	13,029,411
93	0	13,029,411	912,059	0	79,966	0	79,966	13,861,503
94	0	13,861,503	970,305	0	82,365	0	82,365	14,749,443
95	0	14,749,443	1,032,461	0	84,836	0	84,836	15,697,067
96	0	15,697,067	1,098,795	0	87,381	0	87,381	16,708,481
97	0	16,708,481	1,169,594	0	90,003	0	90,003	17,788,071
98	0	17,788,071	1,245,165	0	92,703	0	92,703	18,940,533
99	0	18,940,533	1,325,837	0	95,484	0	95,484	20,170,887
100	0	20,170,887	1,411,962	0	98,349	0	98,349	21,484,500
101	0	21,484,500	1,503,915	0	101,299	0	101,299	22,887,116
102	0	22,887,116	1,602,098	0	104,338	0	104,338	24,384,876
103	0	24,384,876	1,706,941	0	107,468	0	107,468	25,984,350
104	0	25,984,350	1,818,904	0	110,692	0	110,692	27,692,562
105	0	27,692,562	1,938,479	0	114,013	0	114,013	29,517,028
106	0	29,517,028	2,066,192	0	117,433	0	117,433	31,465,787
107	0	31,465,787	2,202,605	0	120,956	0	120,956	33,547,435
108	0	33,547,435	2,348,320	0	124,585	0	124,585	35,771,171
		\$35,771,171						\$38,146,830
109	\$0	1	\$2,503,982	\$0	\$128,323	\$0	\$128,323	0

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