

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: October 3, 2025



INTRODUCTION

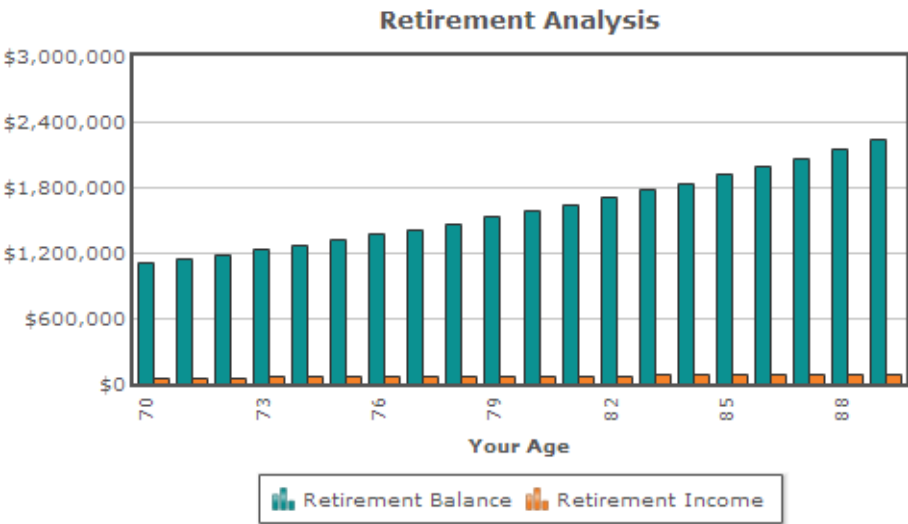
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns and your personal situation will affect your plan.

SUMMARY OF INPUT

Your current age	70	Current annual income	\$85,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,100,000
Desired retirement age	70	Number of years of retirement income	20
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	8.00%	Post-retirement investment return	8.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Single
Social Security override amount (monthly amount in today's dollars)	\$3,000		

ANALYSIS

Based on the inputs you provided, to provide the inflation-adjusted retirement income you desire, you may potentially need to save 0.0% of your yearly income (less any employer match, if applicable). This year, for example, the amount would be \$0 or \$0 a month. The total amount needed for retirement, including amounts already saved, is \$1,100,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 8.00% Post-Ret 8.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
70	\$85,000	\$1,100,000	\$88,000	\$0	\$85,000	\$36,000	\$49,000	\$1,139,000
71	0	1,139,000	91,120	0	87,550	37,080	50,470	1,179,650
72	0	1,179,650	94,372	0	90,176	38,192	51,984	1,222,038

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.

73	0	1,222,038	97,763	0	92,882	39,338	53,544	1,266,257
74	0	1,266,257	101,301	0	95,668	40,518	55,150	1,312,408
75	0	1,312,408	104,993	0	98,538	41,734	56,804	1,360,596
76	0	1,360,596	108,848	0	101,494	42,986	58,509	1,410,935
77	0	1,410,935	112,875	0	104,539	44,275	60,264	1,463,546
78	0	1,463,546	117,084	0	107,675	45,604	62,072	1,518,558
79	0	1,518,558	121,485	0	110,906	46,972	63,934	1,576,109
80	0	1,576,109	126,089	0	114,233	48,381	65,852	1,636,346
81	0	1,636,346	130,908	0	117,660	49,832	67,827	1,699,426
82	0	1,699,426	135,954	0	121,190	51,327	69,862	1,765,518
83	0	1,765,518	141,241	0	124,825	52,867	71,958	1,834,801
84	0	1,834,801	146,784	0	128,570	54,453	74,117	1,907,468
85	0	1,907,468	152,597	0	132,427	56,087	76,340	1,983,725
86	0	1,983,725	158,698	0	136,400	57,769	78,631	2,063,793
87	0	2,063,793	165,103	0	140,492	59,503	80,990	2,147,907
88	0	2,147,907	171,833	0	144,707	61,288	83,419	2,236,320
89	\$0	\$2,236,320	\$178,906	\$0	\$149,048	\$63,126	\$85,922	\$2,329,304

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