

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: June 5, 2025



INTRODUCTION

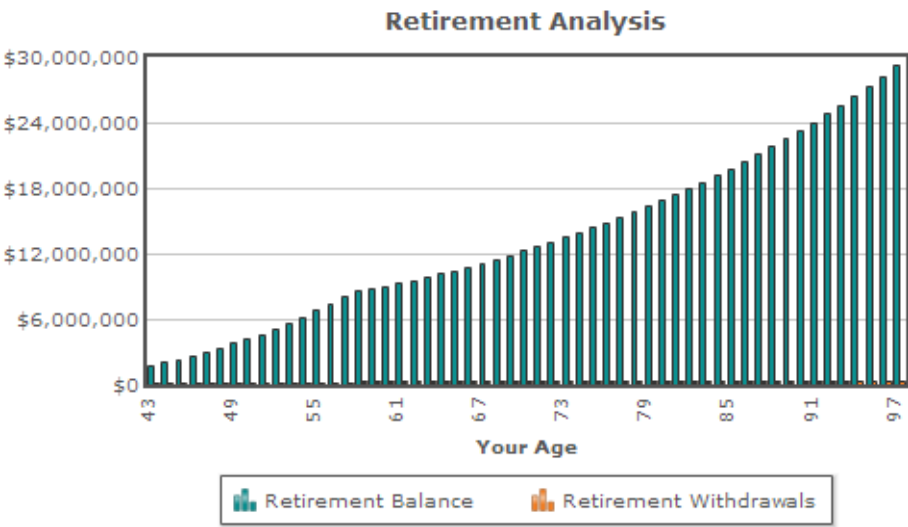
One method of retirement planning is to project what you are currently saving and have already accumulated to see if you will have enough to meet your retirement objectives. Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional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

SUMMARY OF INPUT

Your current age	43	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$115,000	Current retirement savings balance	\$1,600,000
Current annual savings amount	\$150,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$50,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	58
Number of years of retirement income	40	Income replacement at retirement	55.00%
Pre-retirement investment return	7.00%	Post-retirement investment return	4.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$2,500		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 98 you will still have \$28,931,445 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 7.0% Post-Ret 4.0%	Current Savings	Desired Retirement Income 55.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
43	\$185,000	\$1,600,000	\$112,000	\$150,000	\$0	\$0	\$0	\$0	\$1,862,000
44	190,550	1,862,000	130,340	150,000	0	0	0	0	2,142,340
45	196,266	2,142,340	149,964	150,000	0	0	0	0	2,442,304

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46	202,154	2,442,304	170,961	150,000	0	0	0	0	2,763,265
47	208,219	2,763,265	193,429	150,000	0	0	0	0	3,106,694
48	214,466	3,106,694	217,469	150,000	0	0	0	0	3,474,162
49	220,900	3,474,162	243,191	150,000	0	0	0	0	3,867,354
50	227,527	3,867,354	270,715	150,000	0	0	0	0	4,288,068
51	234,352	4,288,068	300,165	150,000	0	0	0	0	4,738,233
52	241,383	4,738,233	331,676	150,000	0	0	0	0	5,219,909
53	248,625	5,219,909	365,394	150,000	0	0	0	0	5,735,303
54	256,083	5,735,303	401,471	150,000	0	0	0	0	6,286,774
55	263,766	6,286,774	440,074	150,000	0	0	0	0	6,876,848
56	271,679	6,876,848	481,379	150,000	0	0	0	0	7,508,228
57	279,829	7,508,228	525,576	150,000	0	0	0	0	8,183,804
58	0	8,183,804	327,352	0	158,523	50,000	0	108,523	8,402,633
59	0	8,402,633	336,105	0	163,279	51,500	0	111,779	8,626,959
60	0	8,626,959	345,078	0	168,177	53,045	0	115,132	8,856,905
61	0	8,856,905	354,276	0	173,223	54,636	0	118,586	9,092,595
62	0	9,092,595	363,704	0	178,419	56,275	52,605	69,539	9,386,760
63	0	9,386,760	375,470	0	183,772	57,964	54,183	71,625	9,690,606
64	0	9,690,606	387,624	0	189,285	59,703	55,809	73,774	10,004,457
65	0	10,004,457	400,178	0	194,964	61,494	57,483	75,987	10,328,648
66	0	10,328,648	413,146	0	200,812	63,339	59,208	78,266	10,663,528
67	0	10,663,528	426,541	0	206,837	65,239	60,984	80,614	11,009,455
68	0	11,009,455	440,378	0	213,042	67,196	62,813	83,033	11,366,800
69	0	11,366,800	454,672	0	219,433	69,212	64,698	85,524	11,735,949
70	0	11,735,949	469,438	0	226,016	71,288	66,639	88,089	12,117,297
71	0	12,117,297	484,692	0	232,797	73,427	68,638	90,732	12,511,257
72	0	12,511,257	500,450	0	239,781	75,629	70,697	93,454	12,918,253
73	0	12,918,253	516,730	0	246,974	77,898	72,818	96,258	13,338,725
74	0	13,338,725	533,549	0	254,383	80,235	75,002	99,145	13,773,129
75	0	13,773,129	550,925	0	262,015	82,642	77,252	102,120	14,221,934
76	0	14,221,934	568,877	0	269,875	85,122	79,570	105,183	14,685,628
77	0	14,685,628	587,425	0	277,971	87,675	81,957	108,339	15,164,714
78	0	15,164,714	606,589	0	286,311	90,306	84,416	111,589	15,659,714
79	0	15,659,714	626,389	0	294,900	93,015	86,948	114,937	16,171,166
80	0	16,171,166	646,847	0	303,747	95,805	89,557	118,385	16,699,628
81	0	16,699,628	667,985	0	312,859	98,679	92,244	121,936	17,245,676
82	0	17,245,676	689,827	0	322,245	101,640	95,011	125,594	17,809,909
83	0	17,809,909	712,396	0	331,912	104,689	97,861	129,362	18,392,943
84	0	18,392,943	735,718	0	341,870	107,830	100,797	133,243	18,995,417
85	0	18,995,417	759,817	0	352,126	111,064	103,821	137,240	19,617,994
86	0	19,617,994	784,720	0	362,690	114,396	106,936	141,358	20,261,356
87	0	20,261,356	810,454	0	373,570	117,828	110,144	145,598	20,926,212
88	0	20,926,212	837,048	0	384,777	121,363	113,448	149,966	21,613,294
89	0	21,613,294	864,532	0	396,321	125,004	116,851	154,465	22,323,360
90	0	22,323,360	892,934	0	408,210	128,754	120,357	159,099	23,057,195
91	0	23,057,195	922,288	0	420,457	132,617	123,968	163,872	23,815,611
92	0	23,815,611	952,624	0	433,070	136,595	127,687	168,788	24,599,446
93	0	24,599,446	983,978	0	446,062	140,693	131,517	173,852	25,409,572
94	0	25,409,572	1,016,383	0	459,444	144,914	135,463	179,068	26,246,887

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95	0	26,246,887	1,049,875	0	473,228	149,261	139,527	184,440	27,112,323
96	0	27,112,323	1,084,493	0	487,424	153,739	143,712	189,973	28,006,843
97	\$0	\$28,006,843	\$1,120,274	\$0	\$502,047	\$158,351	\$148,024	\$195,672	\$28,931,445

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