

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: October 3, 2025



INTRODUCTION

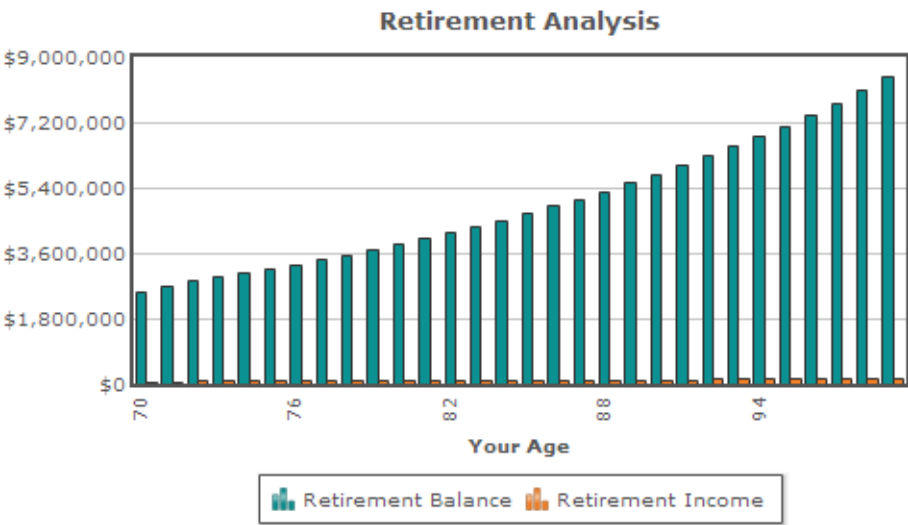
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	70	Current annual income	\$160,000
Spouse's annual income (if applicable)	\$4,400	Current retirement savings balance	\$2,500,000
Desired retirement age	72	Number of years of retirement income	28
Expected inflation	3.00%	Income replacement at retirement	85.00%
Pre-retirement investment return	6.00%	Post-retirement investment return	6.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Married
Social Security override amount (monthly amount in today's dollars)	\$7,000		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 100 you may still have \$8,792,669 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 6.00% Post-Ret 6.00%	Estimated Annual Savings	Retirement Income Replace 85.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
70	\$164,400	\$2,500,000	\$150,000	\$0	\$0	\$0	\$0	\$2,650,000
71	169,332	2,650,000	159,000	0	0	0	0	2,809,000
72	0	2,809,000	168,540	0	148,250	89,116	59,135	2,918,405
73	0	2,918,405	175,104	0	152,698	91,789	60,909	3,032,601

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.

74	0	3,032,601	181,956	0	157,279	94,543	62,736	3,151,821
75	0	3,151,821	189,109	0	161,997	97,379	64,618	3,276,313
76	0	3,276,313	196,579	0	166,857	100,300	66,556	3,406,335
77	0	3,406,335	204,380	0	171,863	103,309	68,553	3,542,162
78	0	3,542,162	212,530	0	177,018	106,409	70,610	3,684,082
79	0	3,684,082	221,045	0	182,329	109,601	72,728	3,832,399
80	0	3,832,399	229,944	0	187,799	112,889	74,910	3,987,433
81	0	3,987,433	239,246	0	193,433	116,276	77,157	4,149,522
82	0	4,149,522	248,971	0	199,236	119,764	79,472	4,319,021
83	0	4,319,021	259,141	0	205,213	123,357	81,856	4,496,306
84	0	4,496,306	269,778	0	211,369	127,058	84,312	4,681,773
85	0	4,681,773	280,906	0	217,710	130,869	86,841	4,875,838
86	0	4,875,838	292,550	0	224,242	134,795	89,446	5,078,942
87	0	5,078,942	304,737	0	230,969	138,839	92,130	5,291,549
88	0	5,291,549	317,493	0	237,898	143,004	94,894	5,514,148
89	0	5,514,148	330,849	0	245,035	147,295	97,740	5,747,256
90	0	5,747,256	344,835	0	252,386	151,713	100,673	5,991,419
91	0	5,991,419	359,485	0	259,958	156,265	103,693	6,247,212
92	0	6,247,212	374,833	0	267,756	160,953	106,804	6,515,241
93	0	6,515,241	390,914	0	275,789	165,781	110,008	6,796,147
94	0	6,796,147	407,769	0	284,063	170,755	113,308	7,090,608
95	0	7,090,608	425,436	0	292,585	175,877	116,707	7,399,338
96	0	7,399,338	443,960	0	301,362	181,154	120,208	7,723,089
97	0	7,723,089	463,385	0	310,403	186,588	123,815	8,062,660
98	0	8,062,660	483,760	0	319,715	192,186	127,529	8,418,891
99	\$0	\$8,418,891	\$505,133	\$0	\$329,306	\$197,952	\$131,355	\$8,792,669

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.
