

# AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: October 4, 2025



## INTRODUCTION

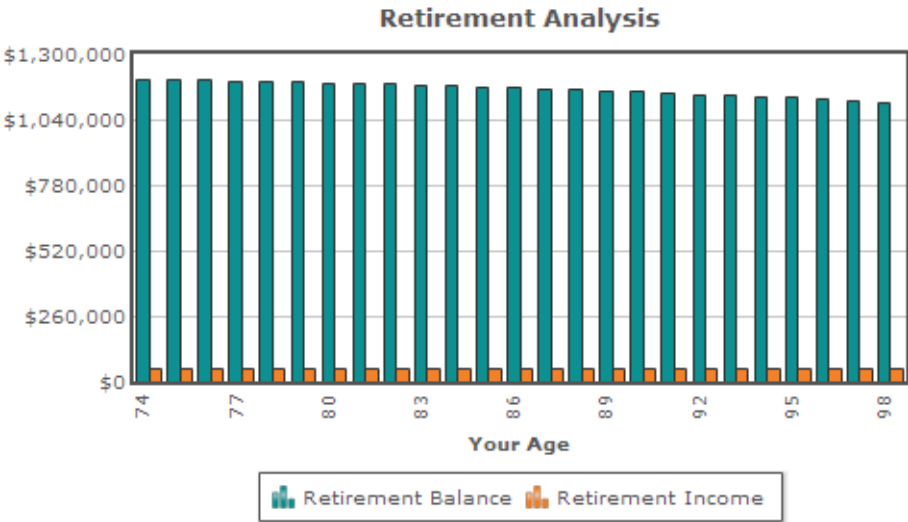
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

## SUMMARY OF INPUT

Your current age	74	Current annual income	\$84,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,200,000
Desired retirement age	74	Number of years of retirement income	25
Expected inflation	0.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	4.00%	Post-retirement investment return	4.00%
Include Social Security (SS) benefits?	Yes	Marital status (For SS purposes only)	Single
Social Security override amount (monthly amount in today's dollars)	\$2,803		

## 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 \$1,200,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 0.00%	Beginning Retirement Balance	Earnings Pre-Ret 4.00% Post-Ret 4.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
74	\$84,000	\$1,200,000	\$48,000	\$0	\$84,000	\$33,636	\$50,364	\$1,197,636
75	0	1,197,636	47,905	0	84,000	33,636	50,364	1,195,177
76	0	1,195,177	47,807	0	84,000	33,636	50,364	1,192,621

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.

77	0	1,192,621	47,705	0	84,000	33,636	50,364	1,189,961
78	0	1,189,961	47,598	0	84,000	33,636	50,364	1,187,196
79	0	1,187,196	47,488	0	84,000	33,636	50,364	1,184,320
80	0	1,184,320	47,373	0	84,000	33,636	50,364	1,181,328
81	0	1,181,328	47,253	0	84,000	33,636	50,364	1,178,218
82	0	1,178,218	47,129	0	84,000	33,636	50,364	1,174,982
83	0	1,174,982	46,999	0	84,000	33,636	50,364	1,171,618
84	0	1,171,618	46,865	0	84,000	33,636	50,364	1,168,118
85	0	1,168,118	46,725	0	84,000	33,636	50,364	1,164,479
86	0	1,164,479	46,579	0	84,000	33,636	50,364	1,160,694
87	0	1,160,694	46,428	0	84,000	33,636	50,364	1,156,758
88	0	1,156,758	46,270	0	84,000	33,636	50,364	1,152,664
89	0	1,152,664	46,107	0	84,000	33,636	50,364	1,148,407
90	0	1,148,407	45,936	0	84,000	33,636	50,364	1,143,979
91	0	1,143,979	45,759	0	84,000	33,636	50,364	1,139,374
92	0	1,139,374	45,575	0	84,000	33,636	50,364	1,134,585
93	0	1,134,585	45,383	0	84,000	33,636	50,364	1,129,605
94	0	1,129,605	45,184	0	84,000	33,636	50,364	1,124,425
95	0	1,124,425	44,977	0	84,000	33,636	50,364	1,119,038
96	0	1,119,038	44,762	0	84,000	33,636	50,364	1,113,435
97	0	1,113,435	44,537	0	84,000	33,636	50,364	1,107,609
98	\$0	\$1,107,609	\$44,304	\$0	\$84,000	\$33,636	\$50,364	\$1,101,549

---

*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.*

---