

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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## INTRODUCTION

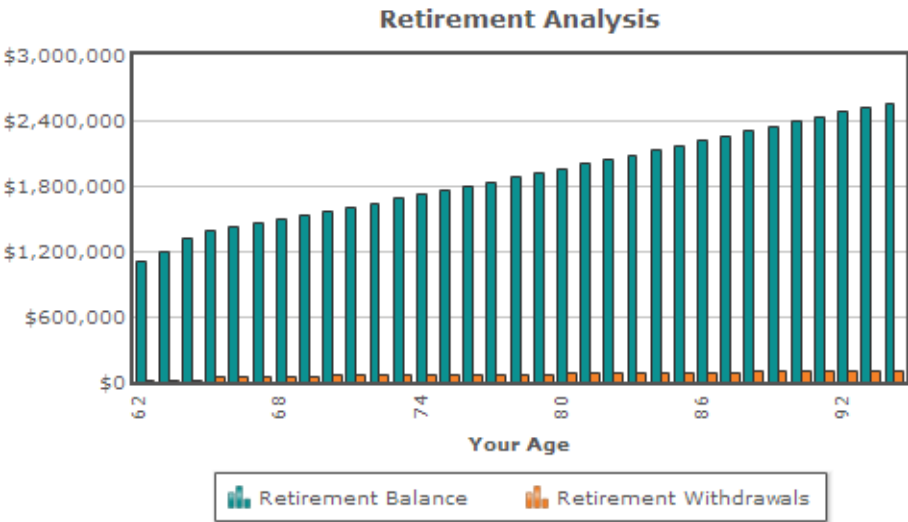
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	62	Current annual income	\$65,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,000,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$0	Pension increases with inflation?	No
Expected inflation	2.80%	Desired retirement age	65
Number of years of retirement income	30	Income replacement at retirement	100.00%
Pre-retirement investment return	9.50%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$1,800		

## ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 95 you will still have \$2,452,133 in your retirement accounts.



Age	Salary @ 2.8%	Beginning Retirement Balance	Interest Pre-Ret 9.5% Post-Ret 6.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
62	\$65,000	\$1,000,000	\$95,000	\$0	\$0	\$0	\$0	\$0	\$1,095,000
63	66,820	1,095,000	104,025	0	0	0	0	0	1,199,025
64	68,691	1,199,025	113,907	0	0	0	0	0	1,312,932
65	0	1,312,932	78,776	0	70,614	0	23,466	47,149	1,344,560

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.

66	0	1,344,560	80,674	0	72,592	0	24,123	48,469	1,376,764
67	0	1,376,764	82,606	0	74,624	0	24,798	49,826	1,409,544
68	0	1,409,544	84,573	0	76,714	0	25,493	51,221	1,442,896
69	0	1,442,896	86,574	0	78,862	0	26,206	52,655	1,476,815
70	0	1,476,815	88,609	0	81,070	0	26,940	54,130	1,511,294
71	0	1,511,294	90,678	0	83,340	0	27,694	55,645	1,546,326
72	0	1,546,326	92,780	0	85,673	0	28,470	57,203	1,581,903
73	0	1,581,903	94,914	0	88,072	0	29,267	58,805	1,618,012
74	0	1,618,012	97,081	0	90,538	0	30,086	60,452	1,654,641
75	0	1,654,641	99,278	0	93,073	0	30,929	62,144	1,691,775
76	0	1,691,775	101,507	0	95,679	0	31,795	63,884	1,729,398
77	0	1,729,398	103,764	0	98,358	0	32,685	65,673	1,767,489
78	0	1,767,489	106,049	0	101,112	0	33,600	67,512	1,806,026
79	0	1,806,026	108,362	0	103,943	0	34,541	69,402	1,844,986
80	0	1,844,986	110,699	0	106,854	0	35,508	71,345	1,884,339
81	0	1,884,339	113,060	0	109,846	0	36,503	73,343	1,924,057
82	0	1,924,057	115,443	0	112,921	0	37,525	75,397	1,964,103
83	0	1,964,103	117,846	0	116,083	0	38,575	77,508	2,004,442
84	0	2,004,442	120,267	0	119,333	0	39,655	79,678	2,045,030
85	0	2,045,030	122,702	0	122,675	0	40,766	81,909	2,085,823
86	0	2,085,823	125,149	0	126,110	0	41,907	84,202	2,126,770
87	0	2,126,770	127,606	0	129,641	0	43,081	86,560	2,167,816
88	0	2,167,816	130,069	0	133,271	0	44,287	88,984	2,208,902
89	0	2,208,902	132,534	0	137,002	0	45,527	91,475	2,249,960
90	0	2,249,960	134,998	0	140,838	0	46,802	94,037	2,290,921
91	0	2,290,921	137,455	0	144,782	0	48,112	96,670	2,331,707
92	0	2,331,707	139,902	0	148,836	0	49,459	99,376	2,372,233
93	0	2,372,233	142,334	0	153,003	0	50,844	102,159	2,412,408
94	\$0	\$2,412,408	\$144,744	\$0	\$157,287	\$0	\$52,268	\$105,019	\$2,452,133

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