

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: April 1, 2026



INTRODUCTION

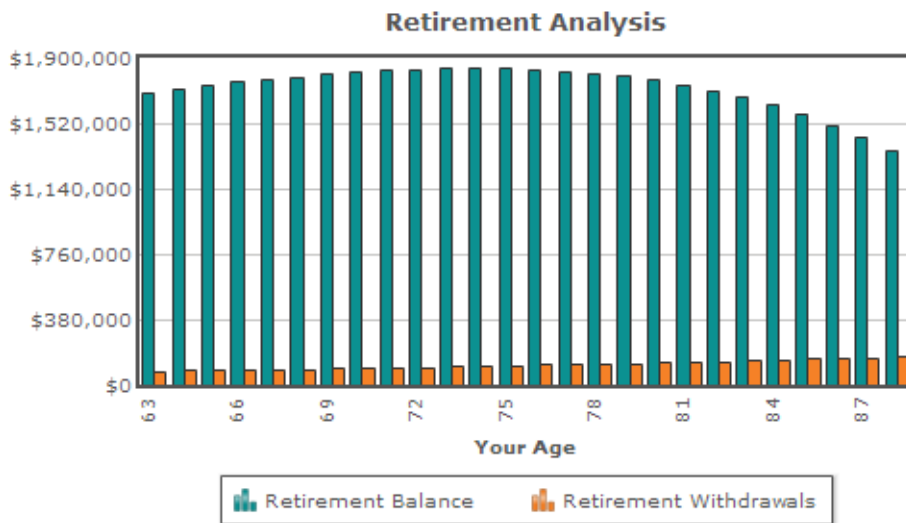
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	63	Current annual income	\$130,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,600,000
Current annual savings amount	\$0	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$25,000	Pension increases with inflation?	Yes
Expected inflation	3.00%	Desired retirement age	63
Number of years of retirement income	26	Income replacement at retirement	100.00%
Pre-retirement investment return	6.00%	Post-retirement investment return	6.00%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$2,400		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 89 you will still have \$1,201,322 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 6.0% Post-Ret 6.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
63	\$0	\$1,600,000	\$96,000	\$0	\$130,000	\$25,000	\$28,800	\$76,200	\$1,619,800
64	0	1,619,800	97,188	0	133,900	25,750	29,664	78,486	1,638,502
65	0	1,638,502	98,310	0	137,917	26,522	30,554	80,841	1,655,972
66	0	1,655,972	99,358	0	142,055	27,318	31,471	83,266	1,672,064

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.

67	0	1,672,064	100,324	0	146,316	28,138	32,415	85,764	1,686,624
68	0	1,686,624	101,197	0	150,706	28,982	33,387	88,337	1,699,485
69	0	1,699,485	101,969	0	155,227	29,851	34,389	90,987	1,710,467
70	0	1,710,467	102,628	0	159,884	30,747	35,420	93,716	1,719,379
71	0	1,719,379	103,163	0	164,680	31,669	36,483	96,528	1,726,014
72	0	1,726,014	103,561	0	169,621	32,619	37,577	99,424	1,730,151
73	0	1,730,151	103,809	0	174,709	33,598	38,705	102,406	1,731,553
74	0	1,731,553	103,893	0	179,950	34,606	39,866	105,479	1,729,968
75	0	1,729,968	103,798	0	185,349	35,644	41,062	108,643	1,725,123
76	0	1,725,123	103,507	0	190,909	36,713	42,294	111,902	1,716,728
77	0	1,716,728	103,004	0	196,637	37,815	43,563	115,259	1,704,473
78	0	1,704,473	102,268	0	202,536	38,949	44,869	118,717	1,688,024
79	0	1,688,024	101,281	0	208,612	40,118	46,216	122,279	1,667,027
80	0	1,667,027	100,022	0	214,870	41,321	47,602	125,947	1,641,101
81	0	1,641,101	98,466	0	221,316	42,561	49,030	129,725	1,609,842
82	0	1,609,842	96,591	0	227,956	43,838	50,501	133,617	1,572,815
83	0	1,572,815	94,369	0	234,794	45,153	52,016	137,626	1,529,558
84	0	1,529,558	91,774	0	241,838	46,507	53,576	141,754	1,479,577
85	0	1,479,577	88,775	0	249,093	47,903	55,184	146,007	1,422,345
86	0	1,422,345	85,341	0	256,566	49,340	56,839	150,387	1,357,298
87	0	1,357,298	81,438	0	264,263	50,820	58,544	154,899	1,283,837
88	\$0	\$1,283,837	\$77,030	\$0	\$272,191	\$52,344	\$60,301	\$159,546	\$1,201,322

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