

# ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: October 4, 2025



## INTRODUCTION

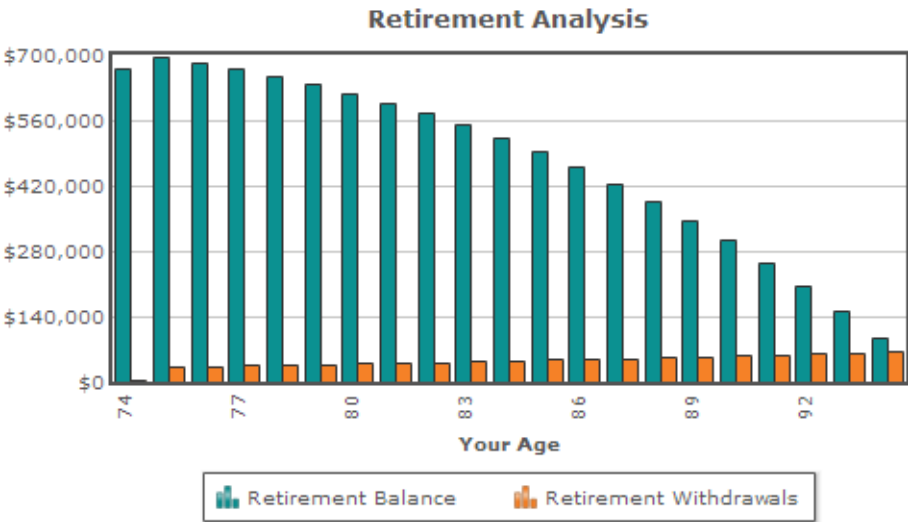
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

## SUMMARY OF INPUT

Your current age	74	Current annual income	\$70,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$650,000
Current annual savings amount	\$5	Current annual savings increases	2.00%
Annual pension benefit at retirement	\$9,600	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	75
Number of years of retirement income	20	Income replacement at retirement	100.00%
Pre-retirement investment return	3.00%	Post-retirement investment return	3.00%
Include Social Security benefits?	Yes	Marital status	Single
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 95 you will still have \$28,579 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 3.0% Post-Ret 3.0%	Current Savings	Desired Retirement Income 100.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
74	\$70,000	\$650,000	\$19,500	\$3,500	\$0	\$0	\$0	\$0	\$673,000
75	0	673,000	20,190	0	72,100	9,600	30,900	31,600	661,590
76	0	661,590	19,848	0	74,263	9,600	31,827	32,836	648,602
77	0	648,602	19,458	0	76,491	9,600	32,782	34,109	633,951

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.

78	0	633,951	19,019	0	78,786	9,600	33,765	35,420	617,549
79	0	617,549	18,526	0	81,149	9,600	34,778	36,771	599,304
80	0	599,304	17,979	0	83,584	9,600	35,822	38,162	579,121
81	0	579,121	17,374	0	86,091	9,600	36,896	39,595	556,900
82	0	556,900	16,707	0	88,674	9,600	38,003	41,071	532,536
83	0	532,536	15,976	0	91,334	9,600	39,143	42,591	505,921
84	0	505,921	15,178	0	94,074	9,600	40,317	44,157	476,942
85	0	476,942	14,308	0	96,896	9,600	41,527	45,769	445,481
86	0	445,481	13,364	0	99,803	9,600	42,773	47,430	411,415
87	0	411,415	12,342	0	102,797	9,600	44,056	49,141	374,616
88	0	374,616	11,238	0	105,881	9,600	45,378	50,904	334,951
89	0	334,951	10,049	0	109,058	9,600	46,739	52,719	292,281
90	0	292,281	8,768	0	112,329	9,600	48,141	54,588	246,461
91	0	246,461	7,394	0	115,699	9,600	49,585	56,514	197,341
92	0	197,341	5,920	0	119,170	9,600	51,073	58,497	144,764
93	0	144,764	4,343	0	122,745	9,600	52,605	60,540	88,567
94	\$0	\$88,567	\$2,657	\$0	\$126,428	\$9,600	\$54,183	\$62,644	\$28,579

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