

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

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INTRODUCTION

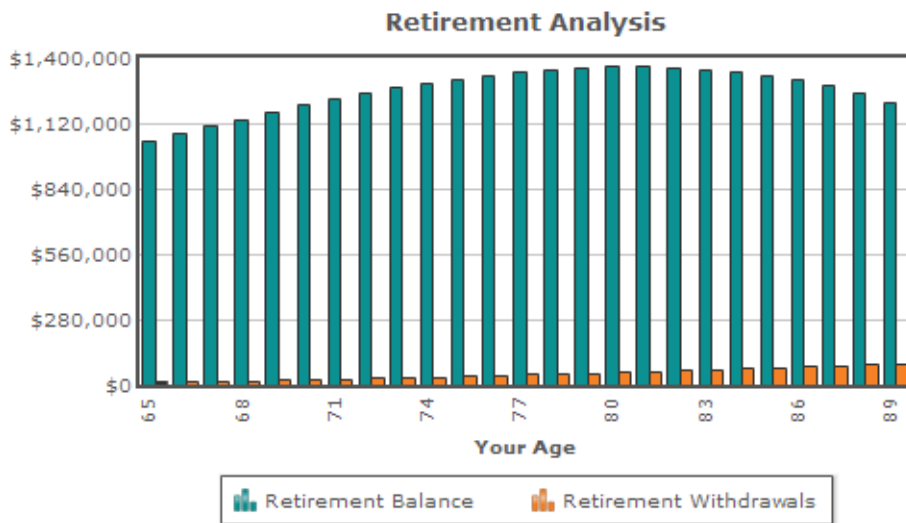
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	65	Current annual income	\$150,000
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	\$70,000	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	25	Income replacement at retirement	80.00%
Pre-retirement investment return	4.00%	Post-retirement investment return	4.00%
Include Social Security benefits?	Yes	Marital status	Single
Social Security override amount (monthly amount in today's dollars)	\$3,500		

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 90 you will still have \$1,118,994 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 4.0% Post-Ret 4.0%	Current Savings	Desired Retirement Income 80.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
65	\$0	\$1,000,000	\$40,000	\$0	\$120,000	\$70,000	\$42,000	\$8,000	\$1,032,000
66	0	1,032,000	41,280	0	123,600	70,000	43,260	10,340	1,062,940
67	0	1,062,940	42,518	0	127,308	70,000	44,558	12,750	1,092,707
68	0	1,092,707	43,708	0	131,127	70,000	45,895	15,233	1,121,183

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.

69	0	1,121,183	44,847	0	135,061	70,000	47,271	17,790	1,148,241
70	0	1,148,241	45,930	0	139,113	70,000	48,690	20,423	1,173,747
71	0	1,173,747	46,950	0	143,286	70,000	50,150	23,136	1,197,561
72	0	1,197,561	47,902	0	147,585	70,000	51,655	25,930	1,219,533
73	0	1,219,533	48,781	0	152,012	70,000	53,204	28,808	1,239,506
74	0	1,239,506	49,580	0	156,573	70,000	54,800	31,772	1,257,314
75	0	1,257,314	50,293	0	161,270	70,000	56,444	34,825	1,272,781
76	0	1,272,781	50,911	0	166,108	70,000	58,138	37,970	1,285,722
77	0	1,285,722	51,429	0	171,091	70,000	59,882	41,209	1,295,942
78	0	1,295,942	51,838	0	176,224	70,000	61,678	44,546	1,303,234
79	0	1,303,234	52,129	0	181,511	70,000	63,529	47,982	1,307,381
80	0	1,307,381	52,295	0	186,956	70,000	65,435	51,521	1,308,155
81	0	1,308,155	52,326	0	192,565	70,000	67,398	55,167	1,305,314
82	0	1,305,314	52,213	0	198,342	70,000	69,420	58,922	1,298,604
83	0	1,298,604	51,944	0	204,292	70,000	71,502	62,790	1,287,759
84	0	1,287,759	51,510	0	210,421	70,000	73,647	66,773	1,272,496
85	0	1,272,496	50,900	0	216,733	70,000	75,857	70,877	1,252,519
86	0	1,252,519	50,101	0	223,235	70,000	78,132	75,103	1,227,517
87	0	1,227,517	49,101	0	229,932	70,000	80,476	79,456	1,197,161
88	0	1,197,161	47,886	0	236,830	70,000	82,891	83,940	1,161,108
89	\$0	\$1,161,108	\$46,444	\$0	\$243,935	\$70,000	\$85,377	\$88,558	\$1,118,994

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