

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: October 3, 2025



INTRODUCTION

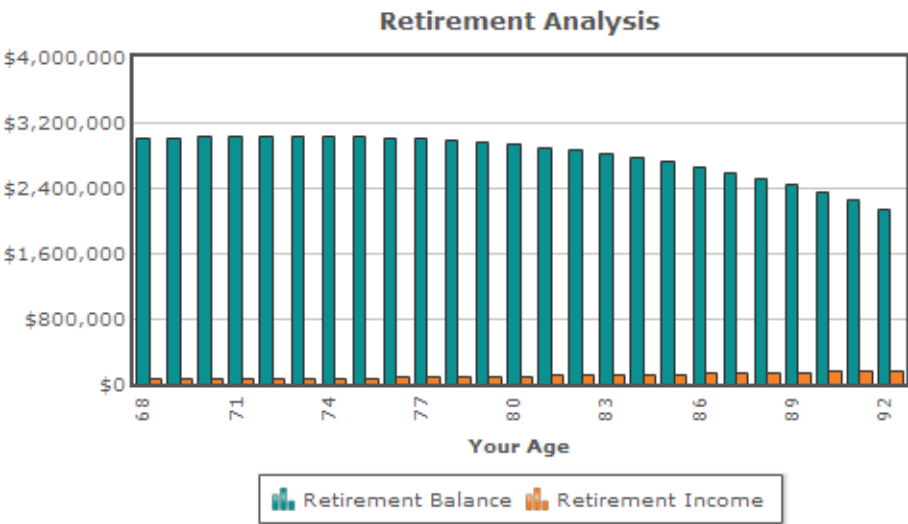
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	68	Current annual income	\$50,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$3,000,000
Desired retirement age	68	Number of years of retirement income	25
Expected inflation	5.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	2.00%	Post-retirement investment return	2.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

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 \$3,000,000, based on the current assumptions provided.



Age	Annual Salary Increasing @ 5.00%	Beginning Retirement Balance	Earnings Pre-Ret 2.00% Post-Ret 2.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
68	\$50,000	\$3,000,000	\$60,000	\$0	\$50,000	\$0	\$50,000	\$3,010,000
69	0	3,010,000	60,200	0	52,500	0	52,500	3,017,700
70	0	3,017,700	60,354	0	55,125	0	55,125	3,022,929
71	0	3,022,929	60,459	0	57,881	0	57,881	3,025,506
72	0	3,025,506	60,510	0	60,775	0	60,775	3,025,241

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.

73	0	3,025,241	60,505	0	63,814	0	63,814	3,021,932
74	0	3,021,932	60,439	0	67,005	0	67,005	3,015,366
75	0	3,015,366	60,307	0	70,355	0	70,355	3,005,318
76	0	3,005,318	60,106	0	73,873	0	73,873	2,991,552
77	0	2,991,552	59,831	0	77,566	0	77,566	2,973,816
78	0	2,973,816	59,476	0	81,445	0	81,445	2,951,848
79	0	2,951,848	59,037	0	85,517	0	85,517	2,925,368
80	0	2,925,368	58,507	0	89,793	0	89,793	2,894,082
81	0	2,894,082	57,882	0	94,282	0	94,282	2,857,682
82	0	2,857,682	57,154	0	98,997	0	98,997	2,815,839
83	0	2,815,839	56,317	0	103,946	0	103,946	2,768,209
84	0	2,768,209	55,364	0	109,144	0	109,144	2,714,429
85	0	2,714,429	54,289	0	114,601	0	114,601	2,654,117
86	0	2,654,117	53,082	0	120,331	0	120,331	2,586,868
87	0	2,586,868	51,737	0	126,348	0	126,348	2,512,258
88	0	2,512,258	50,245	0	132,665	0	132,665	2,429,839
89	0	2,429,839	48,597	0	139,298	0	139,298	2,339,137
90	0	2,339,137	46,783	0	146,263	0	146,263	2,239,657
91	0	2,239,657	44,793	0	153,576	0	153,576	2,130,874
92	\$0	\$2,130,874	\$42,617	\$0	\$161,255	\$0	\$161,255	\$2,012,236

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