

ARE MY CURRENT RETIREMENT SAVINGS SUFFICIENT?

Date: October 3, 2025



INTRODUCTION

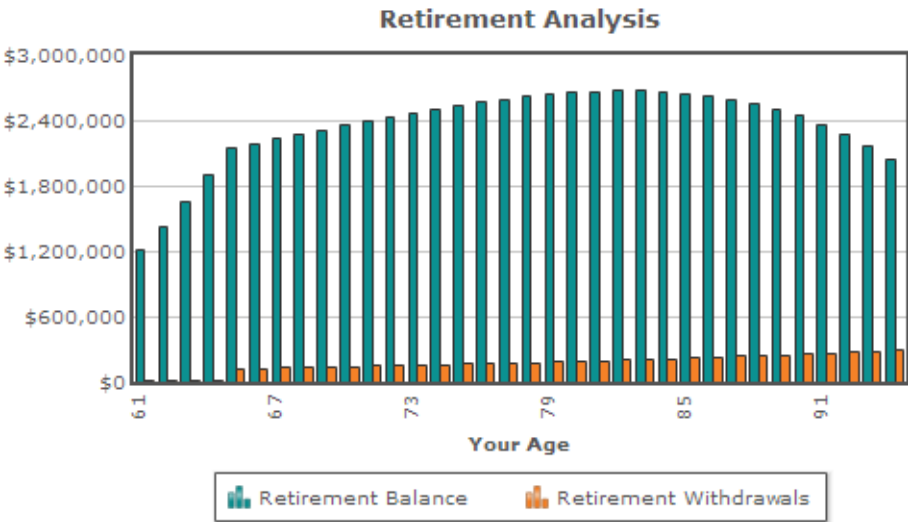
Use this retirement planning calculator to determine when/if the money will run out during retirement and it will recommend additional savings if required.

SUMMARY OF INPUT

Your current age	61	Current annual income	\$360,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$1,100,000
Current annual savings amount	\$80,000	Current annual savings increases	0.00%
Annual pension benefit at retirement	\$3,345	Pension increases with inflation?	No
Expected inflation	3.00%	Desired retirement age	65
Number of years of retirement income	30	Income replacement at retirement	40.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	8.00%
Include Social Security benefits?	Yes	Marital status	Married
Social Security override amount (monthly amount in today's dollars)	\$3,000		

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 \$1,758,605 in your retirement accounts.



Age	Salary @ 3.0%	Beginning Retirement Balance	Interest Pre-Ret 10.0% Post-Ret 8.0%	Current Savings	Desired Retirement Income 40.0%	Pension Income	Social Security Income	Retirement Account Withdrawals	Ending Retirement Balance
61	\$360,000	\$1,100,000	\$110,000	\$80,000	\$0	\$0	\$0	\$0	\$1,290,000
62	370,800	1,290,000	129,000	80,000	0	0	0	0	1,499,000
63	381,924	1,499,000	149,900	80,000	0	0	0	0	1,728,900
64	393,382	1,728,900	172,890	80,000	0	0	0	0	1,981,790

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.

65	0	1,981,790	158,543	0	162,073	3,345	40,518	118,210	2,022,123
66	0	2,022,123	161,770	0	166,935	3,345	41,734	121,857	2,062,037
67	0	2,062,037	164,963	0	171,944	3,345	42,986	125,613	2,101,387
68	0	2,101,387	168,111	0	177,102	3,345	44,275	129,481	2,140,016
69	0	2,140,016	171,201	0	182,415	3,345	45,604	133,466	2,177,751
70	0	2,177,751	174,220	0	187,887	3,345	46,972	137,571	2,214,401
71	0	2,214,401	177,152	0	193,524	3,345	48,381	141,798	2,249,755
72	0	2,249,755	179,980	0	199,330	3,345	49,832	146,152	2,283,583
73	0	2,283,583	182,687	0	205,310	3,345	51,327	150,637	2,315,633
74	0	2,315,633	185,251	0	211,469	3,345	52,867	155,257	2,345,627
75	0	2,345,627	187,650	0	217,813	3,345	54,453	160,015	2,373,262
76	0	2,373,262	189,861	0	224,347	3,345	56,087	164,915	2,398,208
77	0	2,398,208	191,857	0	231,078	3,345	57,769	169,963	2,420,101
78	0	2,420,101	193,608	0	238,010	3,345	59,503	175,163	2,438,547
79	0	2,438,547	195,084	0	245,150	3,345	61,288	180,518	2,453,113
80	0	2,453,113	196,249	0	252,505	3,345	63,126	186,034	2,463,328
81	0	2,463,328	197,066	0	260,080	3,345	65,020	191,715	2,468,679
82	0	2,468,679	197,494	0	267,882	3,345	66,971	197,567	2,468,607
83	0	2,468,607	197,489	0	275,919	3,345	68,980	203,594	2,462,501
84	0	2,462,501	197,000	0	284,196	3,345	71,049	209,802	2,449,699
85	0	2,449,699	195,976	0	292,722	3,345	73,181	216,197	2,429,478
86	0	2,429,478	194,358	0	301,504	3,345	75,376	222,783	2,401,053
87	0	2,401,053	192,084	0	310,549	3,345	77,637	229,567	2,363,571
88	0	2,363,571	189,086	0	319,866	3,345	79,966	236,554	2,316,102
89	0	2,316,102	185,288	0	329,462	3,345	82,365	243,751	2,257,639
90	0	2,257,639	180,611	0	339,345	3,345	84,836	251,164	2,187,086
91	0	2,187,086	174,967	0	349,526	3,345	87,381	258,799	2,103,254
92	0	2,103,254	168,260	0	360,012	3,345	90,003	266,664	2,004,850
93	0	2,004,850	160,388	0	370,812	3,345	92,703	274,764	1,890,474
94	\$0	\$1,890,474	\$151,238	\$0	\$381,936	\$3,345	\$95,484	\$283,107	\$1,758,605

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