

AM I SAVING ENOUGH FOR MY RETIREMENT?

Date: April 1, 2026



INTRODUCTION

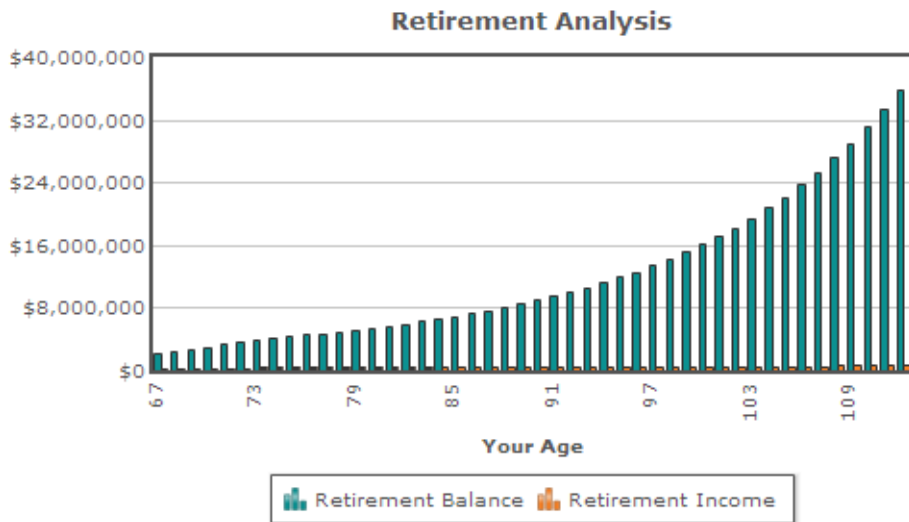
Retirement planning is an essential step in a person's overall financial picture. Evaluate your level of preparedness and start making plans to better your situation with this calculator. Reevaluate your preparedness on an ongoing basis. Changes in the economic climate, inflation, achievable returns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

SUMMARY OF INPUT

Your current age	67	Current annual income	\$150,000
Spouse's annual income (if applicable)	\$0	Current retirement savings balance	\$2,200,000
Desired retirement age	73	Number of years of retirement income	40
Expected inflation	3.00%	Income replacement at retirement	100.00%
Pre-retirement investment return	10.00%	Post-retirement investment return	9.00%
Include Social Security (SS) benefits?	No	Marital status (For SS purposes only)	Single

ANALYSIS

Congratulations!!! It appears that you have saved enough to meet your goal. In fact, it appears that at age 113 you may still have \$38,392,532 in your retirement accounts. The total amount needed for retirement, including amounts already saved, is \$0, based on the current assumptions provided.



Age	Annual Salary Increasing @ 3.00%	Beginning Retirement Balance	Earnings Pre-Ret 10.00% Post-Ret 9.00%	Estimated Annual Savings	Retirement Income Replace 100.00%	Annual Social Security Income	Annual Retirement Account Withdrawal	Ending Retirement Balance
67	\$150,000	\$2,200,000	\$220,000	\$0	\$0	\$0	\$0	\$2,420,000
68	154,500	2,420,000	242,000	0	0	0	0	2,662,000
69	159,135	2,662,000	266,200	0	0	0	0	2,928,200
70	163,909	2,928,200	292,820	0	0	0	0	3,221,020
71	168,826	3,221,020	322,102	0	0	0	0	3,543,122

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72	173,891	3,543,122	354,312	0	0	0	0	3,897,434
73	0	3,897,434	350,769	0	179,108	0	179,108	4,069,095
74	0	4,069,095	366,219	0	184,481	0	184,481	4,250,833
75	0	4,250,833	382,575	0	190,016	0	190,016	4,443,392
76	0	4,443,392	399,905	0	195,716	0	195,716	4,647,582
77	0	4,647,582	418,282	0	201,587	0	201,587	4,864,277
78	0	4,864,277	437,785	0	207,635	0	207,635	5,094,426
79	0	5,094,426	458,498	0	213,864	0	213,864	5,339,061
80	0	5,339,061	480,515	0	220,280	0	220,280	5,599,296
81	0	5,599,296	503,937	0	226,888	0	226,888	5,876,344
82	0	5,876,344	528,871	0	233,695	0	233,695	6,171,520
83	0	6,171,520	555,437	0	240,706	0	240,706	6,486,251
84	0	6,486,251	583,763	0	247,927	0	247,927	6,822,086
85	0	6,822,086	613,988	0	255,365	0	255,365	7,180,709
86	0	7,180,709	646,264	0	263,026	0	263,026	7,563,947
87	0	7,563,947	680,755	0	270,917	0	270,917	7,973,786
88	0	7,973,786	717,641	0	279,044	0	279,044	8,412,382
89	0	8,412,382	757,114	0	287,416	0	287,416	8,882,081
90	0	8,882,081	799,387	0	296,038	0	296,038	9,385,431
91	0	9,385,431	844,689	0	304,919	0	304,919	9,925,200
92	0	9,925,200	893,268	0	314,067	0	314,067	10,504,401
93	0	10,504,401	945,396	0	323,489	0	323,489	11,126,309
94	0	11,126,309	1,001,368	0	333,193	0	333,193	11,794,483
95	0	11,794,483	1,061,504	0	343,189	0	343,189	12,512,798
96	0	12,512,798	1,126,152	0	353,485	0	353,485	13,285,465
97	0	13,285,465	1,195,692	0	364,089	0	364,089	14,117,067
98	0	14,117,067	1,270,536	0	375,012	0	375,012	15,012,591
99	0	15,012,591	1,351,133	0	386,262	0	386,262	15,977,462
100	0	15,977,462	1,437,972	0	397,850	0	397,850	17,017,583
101	0	17,017,583	1,531,582	0	409,786	0	409,786	18,139,380
102	0	18,139,380	1,632,544	0	422,079	0	422,079	19,349,845
103	0	19,349,845	1,741,486	0	434,742	0	434,742	20,656,589
104	0	20,656,589	1,859,093	0	447,784	0	447,784	22,067,898
105	0	22,067,898	1,986,111	0	461,218	0	461,218	23,592,791
106	0	23,592,791	2,123,351	0	475,054	0	475,054	25,241,089
107	0	25,241,089	2,271,698	0	489,306	0	489,306	27,023,481
108	0	27,023,481	2,432,113	0	503,985	0	503,985	28,951,609
109	0	28,951,609	2,605,645	0	519,104	0	519,104	31,038,150
110	0	31,038,150	2,793,433	0	534,678	0	534,678	33,296,906
111	0	33,296,906	2,996,722	0	550,718	0	550,718	35,742,909
		\$35,742,90						\$38,392,53
112	\$0	9	\$3,216,862	\$0	\$567,239	\$0	\$567,239	2

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