

# Retirement Income Projection

for

## Sample Employee

**ClearPoint**  
Financial Partners

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### Retirement Planning Inputs

Your Current Annual Pay **\$56,000**

Contribution Percentage **8.00%**

\$4,480

Employer Contribution **6.00%**

\$3,360

Current Retirement Savings **\$45,000**

Annual Social Security, Est.\* **\$22,000**

Current Age **27**

Retirement Age **65**

### Retirement Projections - Estimated

Age 65 Balance: **\$1,477,430**

Age 65 Income:\* **\$118,849**

Retirement Income:\* **\$95,872**

Target Retirement Income:\* **\$101,021**

Retirement Income Score: % of Target

**95%**

33%

66%

\* Income adjusted for 2% inflation. Retirement income estimate is age 65 assets x 5% + estimated Soc-Sec. Target income is 85% of income. Assumed portfolio return is 6%. Projections are only an estimate and not a guarantee of future performance..

### What if?

Retirement  
Balance

Retirement  
Income

Score

Increased Savings Rate by 2%: **\$1,629,643** **\$103,482** **102%**

Increased Retirement Age by 3 years: **\$1,784,603** **\$111,230** **110%**

Increase Savings and Retirement Age: **\$1,969,456** **\$120,473** **119%**

Investment advice and financial planning offered through Park + Elm Investment Adviser, LLC, a registered investment advisor, DBA ClearPoint Financial Partners. Park + Elm LLC and ClearPoint Financial Partners are separate entities.

\* Social Security Estimate was obtained through the Social Security Administration Website, based on age 65 retirement & current annual salary and is not a guarantee of future benefits.