

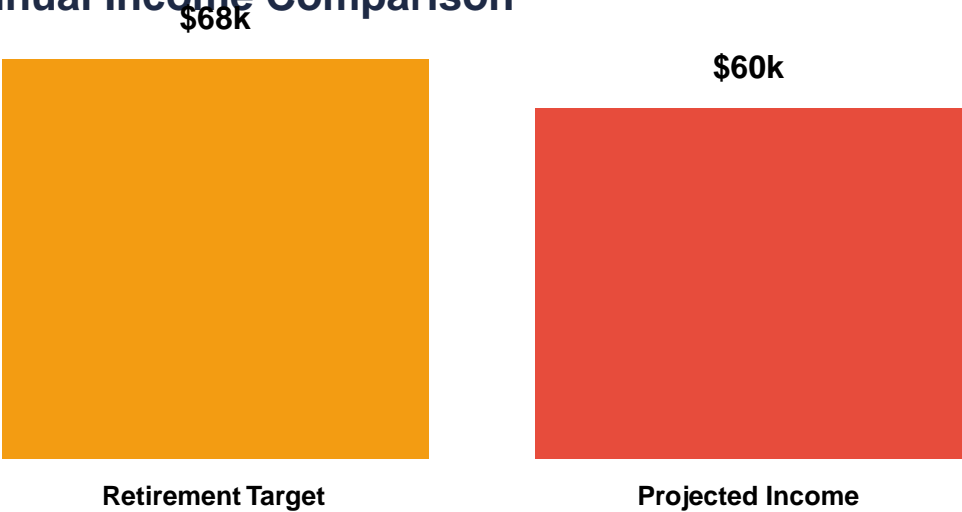
# Retirement Analysis Report

Prepared for Sarah Johnson  
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## Your Current Situation

- Current Age: 42 years old
- Annual Income: \$85,000
- Current Savings: \$250,000
- Retirement Goal: Age 62 (20 years from now)
- Lifestyle Target: Comfortable

## Annual Income Comparison



## Key Numbers for Your Retirement

- Monthly Income Needed: \$5,667
- Projected Monthly Income: \$4,967
- Recommended Annual Contribution: \$12,750
- Total Projected Savings: \$1,490,114

## Your Personalized Analysis

Based on your current savings trajectory, you are on track for a comfortable retirement. However, increasing your annual contributions by \$3,000 would ensure you maintain your desired lifestyle throughout retirement.

# Recommendations & Next Steps

## 1. Close Your Income Gap

You have a projected retirement income shortfall of \$8,395.454 annually. Consider increasing your monthly savings by \$875 to bridge this gap.

## 2. Review Your Investment Strategy

Ensure your portfolio matches your risk tolerance and timeline. Consider low-cost index funds for diversification and regular rebalancing to stay on track.

This analysis is for educational purposes. Consult with a financial advisor for personalized advice.