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**From:** Kathy Ruemmler <[REDACTED]>  
**Sent:** Sunday, May 10, 2015 11:32 PM  
**To:** jeffrey E.  
**Subject:** Re:

Assume that you don't have any income....in other words,=if one were to stop having income at the age of 65 and then lived for another 25 years, how much wealth do you need to have saved by 65 so you don't run out of money and can live reasonably well.

On May 10, 2015 3:12 PM, "jeffrey E." <jeevacation@gmail.com <mailto:jeevacation@gmail.com> > wrote:

needs more detail.. income not wealth

On Sun, May 10, 2015 at 6:00 PM, Kathy Ruemmler <[REDACTED]>  
<[REDACTED]> wrote:

For a normal person (i.e.,=me), how much money do you think you need to have at retirement? \$20 mm?  
Sent from my iPad

On May 10, 2015, at 6:16 AM, jeffrey E. <jeevacation@gmail.com <mailto:jeevacation@gmail.com> > wrote:

glad you are getting a rest

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=div>  
please not=

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