

I'M RETIRED, HOW LONG WILL MY SAVINGS LAST?

Date: August 17, 2025



INTRODUCTION

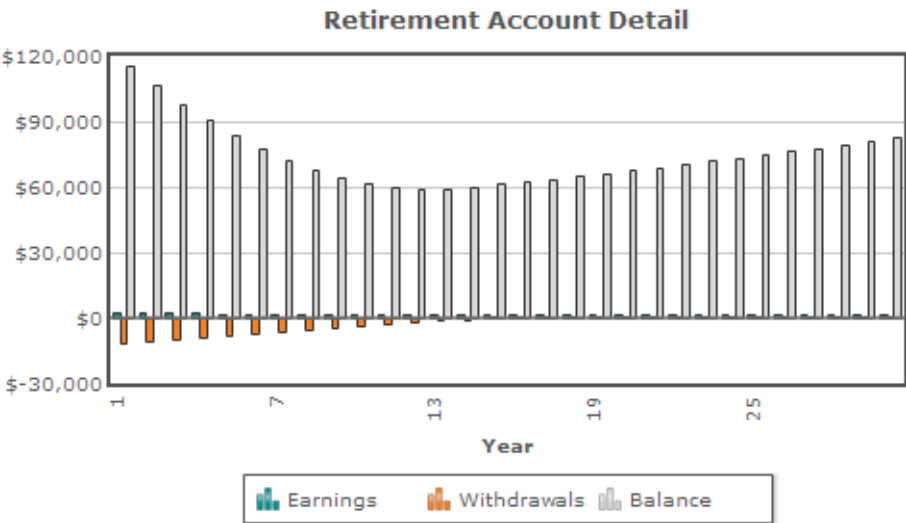
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income such as Social Security to help supplement your retirement savings account.

SUMMARY OF INPUT

| | | | |
|------------------------------------|-----------|--|-------|
| Monthly income needed (before-tax) | \$5,300 | Annual increases (if any) | 0.00% |
| Monthly Social Security income | \$2,299 | Annual Social Security increases | 2.00% |
| Monthly pension income | \$1,117 | Annual pension increases (if any) | 2.00% |
| Monthly other income | \$843 | Annual other income increases (if any) | 0.00% |
| Current account balance | \$125,000 | Annual before-tax return | 2.00% |
| Desired amortization schedule | Yearly | | |

ANALYSIS

Your retirement funds may continue past the maximum 30 years displayed here.



| Year | Desired Income | Fixed Income | Shortfall | Beginning Balance | Earnings @ 2.00% | Needed Withdrawals | End Balance |
|------|----------------|--------------|-----------|-------------------|------------------|--------------------|-------------|
| 1 | \$63,600 | \$51,488 | \$12,112 | \$125,000 | \$2,410 | \$-12,112 | \$115,298 |
| 2 | 63,600 | 52,323 | 11,277 | 115,298 | 2,222 | -11,277 | 106,243 |
| 3 | 63,600 | 53,175 | 10,425 | 106,243 | 2,047 | -10,425 | 97,865 |
| 4 | 63,600 | 54,044 | 9,556 | 97,865 | 1,886 | -9,556 | 90,195 |
| 5 | 63,600 | 54,931 | 8,669 | 90,195 | 1,739 | -8,669 | 83,264 |
| 6 | 63,600 | 55,835 | 7,765 | 83,264 | 1,608 | -7,765 | 77,107 |
| 7 | 63,600 | 56,758 | 6,842 | 77,107 | 1,492 | -6,842 | 71,757 |

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.

| | | | | | | | |
|----|----------|----------|-------|----------|---------|--------|----------|
| 8 | 63,600 | 57,699 | 5,901 | 71,757 | 1,392 | -5,901 | 67,248 |
| 9 | 63,600 | 58,660 | 4,940 | 67,248 | 1,310 | -4,940 | 63,618 |
| 10 | 63,600 | 59,639 | 3,961 | 63,618 | 1,246 | -3,961 | 60,903 |
| 11 | 63,600 | 60,639 | 2,961 | 60,903 | 1,200 | -2,961 | 59,143 |
| 12 | 63,600 | 61,659 | 1,941 | 59,143 | 1,174 | -1,941 | 58,376 |
| 13 | 63,600 | 62,699 | 901 | 58,376 | 1,168 | -901 | 58,643 |
| 14 | 63,600 | 63,760 | 66 | 58,643 | 1,183 | -66 | 59,760 |
| 15 | 63,600 | 64,843 | 0 | 59,760 | 1,206 | 0 | 60,966 |
| 16 | 63,600 | 65,948 | 0 | 60,966 | 1,231 | 0 | 62,197 |
| 17 | 63,600 | 67,075 | 0 | 62,197 | 1,255 | 0 | 63,452 |
| 18 | 63,600 | 68,224 | 0 | 63,452 | 1,281 | 0 | 64,733 |
| 19 | 63,600 | 69,397 | 0 | 64,733 | 1,307 | 0 | 66,039 |
| 20 | 63,600 | 70,594 | 0 | 66,039 | 1,333 | 0 | 67,372 |
| 21 | 63,600 | 71,814 | 0 | 67,372 | 1,360 | 0 | 68,732 |
| 22 | 63,600 | 73,059 | 0 | 68,732 | 1,387 | 0 | 70,120 |
| 23 | 63,600 | 74,330 | 0 | 70,120 | 1,415 | 0 | 71,535 |
| 24 | 63,600 | 75,626 | 0 | 71,535 | 1,444 | 0 | 72,979 |
| 25 | 63,600 | 76,948 | 0 | 72,979 | 1,473 | 0 | 74,452 |
| 26 | 63,600 | 78,297 | 0 | 74,452 | 1,503 | 0 | 75,955 |
| 27 | 63,600 | 79,673 | 0 | 75,955 | 1,533 | 0 | 77,488 |
| 28 | 63,600 | 81,077 | 0 | 77,488 | 1,564 | 0 | 79,052 |
| 29 | 63,600 | 82,509 | 0 | 79,052 | 1,596 | 0 | 80,647 |
| 30 | \$63,600 | \$83,971 | \$0 | \$80,647 | \$1,628 | \$0 | \$82,275 |

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