

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

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INTRODUCTION

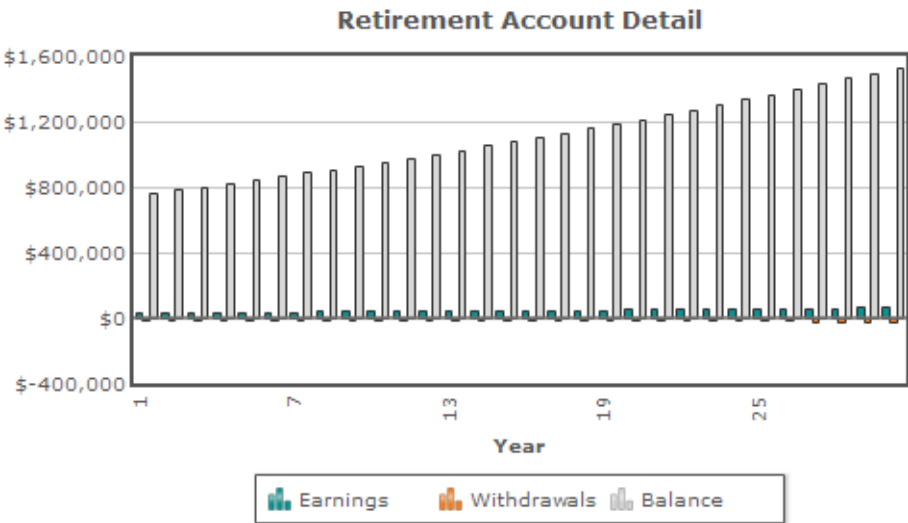
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$2,500	Annual increases (if any)	3.00%
Monthly Social Security income	\$1,600	Annual Social Security increases	3.00%
Monthly pension income	\$0	Annual pension increases (if any)	3.00%
Monthly other income	\$0	Annual other income increases (if any)	3.00%
Current account balance	\$740,000	Annual before-tax return	4.00%
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 @ 4.00%	Needed Withdrawals	End Balance
1	\$30,416	\$19,466	\$10,950	\$740,000	\$29,947	\$-10,950	\$758,997
2	31,341	20,058	11,283	758,997	30,715	-11,283	778,429
3	32,294	20,668	11,626	778,429	31,500	-11,626	798,303
4	33,277	21,297	11,980	798,303	32,303	-11,980	818,627
5	34,289	21,945	12,344	818,627	33,125	-12,344	839,407
6	35,332	22,612	12,719	839,407	33,964	-12,719	860,652
7	36,406	23,300	13,106	860,652	34,823	-13,106	882,368

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	37,514	24,009	13,505	882,368	35,700	-13,505	904,564
9	38,655	24,739	13,916	904,564	36,597	-13,916	927,245
10	39,830	25,491	14,339	927,245	37,513	-14,339	950,419
11	41,042	26,267	14,775	950,419	38,449	-14,775	974,093
12	42,290	27,066	15,224	974,093	39,405	-15,224	998,274
13	43,577	27,889	15,688	998,274	40,382	-15,688	1,022,968
14	44,902	28,737	16,165	1,022,968	41,379	-16,165	1,048,183
15	46,268	29,611	16,656	1,048,183	42,397	-16,656	1,073,924
16	47,675	30,512	17,163	1,073,924	43,437	-17,163	1,100,198
17	49,125	31,440	17,685	1,100,198	44,498	-17,685	1,127,010
18	50,619	32,396	18,223	1,127,010	45,580	-18,223	1,154,368
19	52,159	33,382	18,777	1,154,368	46,685	-18,777	1,182,275
20	53,745	34,397	19,348	1,182,275	47,811	-19,348	1,210,737
21	55,380	35,443	19,937	1,210,737	48,960	-19,937	1,239,760
22	57,064	36,521	20,543	1,239,760	50,131	-20,543	1,269,348
23	58,800	37,632	21,168	1,269,348	51,325	-21,168	1,299,505
24	60,589	38,777	21,812	1,299,505	52,542	-21,812	1,330,235
25	62,431	39,956	22,475	1,330,235	53,781	-22,475	1,361,541
26	64,330	41,171	23,159	1,361,541	55,044	-23,159	1,393,426
27	66,287	42,424	23,863	1,393,426	56,330	-23,863	1,425,893
28	68,303	43,714	24,589	1,425,893	57,640	-24,589	1,458,944
29	70,381	45,044	25,337	1,458,944	58,972	-25,337	1,492,579
30	\$72,521	\$46,414	\$26,108	\$1,492,579	\$60,329	\$-26,108	\$1,526,800

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