

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

Date: April 1, 2026

INTRODUCTION

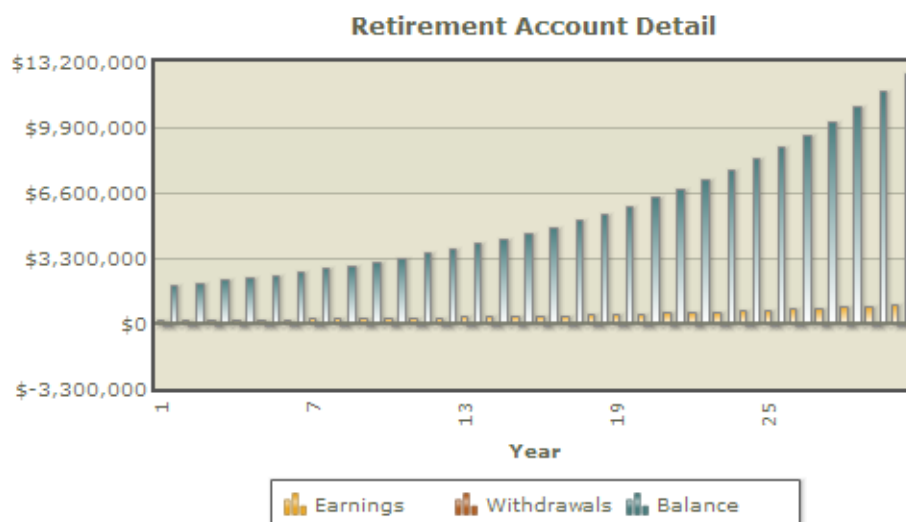
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$15,000	Annual increases (if any)	3.00%
Monthly Social Security income	\$4,300	Annual Social Security increases	3.00%
Monthly pension income	\$0	Annual pension increases (if any)	3.00%
Monthly other income	\$7,800	Annual other income increases (if any)	3.00%
Current account balance	\$1,800,000	Annual before-tax return	7.73%
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 @ 7.73%	Needed Withdrawals	End Balance
1	\$182,496	\$147,213	\$35,283	\$1,800,000	\$142,907	\$-35,283	\$1,907,624
2	188,047	151,691	36,356	1,907,624	151,489	-36,356	2,022,757
3	193,766	156,305	37,461	2,022,757	160,671	-37,461	2,145,966
4	199,660	161,059	38,601	2,145,966	170,499	-38,601	2,277,864
5	205,733	165,958	39,775	2,277,864	181,021	-39,775	2,419,110
6	211,990	171,005	40,985	2,419,110	192,291	-40,985	2,570,417
7	218,438	176,207	42,231	2,570,417	204,366	-42,231	2,732,551
8	225,082	181,566	43,516	2,732,551	217,306	-43,516	2,906,341

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.

9	231,928	187,089	44,839	2,906,341	231,179	-44,839	3,092,681
10	238,982	192,779	46,203	3,092,681	246,055	-46,203	3,292,533
11	246,251	198,643	47,609	3,292,533	262,012	-47,609	3,506,936
12	253,741	204,685	49,057	3,506,936	279,134	-49,057	3,737,013
13	261,459	210,910	50,549	3,737,013	297,509	-50,549	3,983,973
14	269,412	217,325	52,086	3,983,973	317,234	-52,086	4,249,121
15	277,606	223,935	53,670	4,249,121	338,415	-53,670	4,533,866
16	286,050	230,747	55,303	4,533,866	361,164	-55,303	4,839,727
17	294,750	237,765	56,985	4,839,727	385,602	-56,985	5,168,345
18	303,715	244,997	58,718	5,168,345	411,862	-58,718	5,521,488
19	312,953	252,449	60,504	5,521,488	440,084	-60,504	5,901,068
20	322,472	260,127	62,345	5,901,068	470,421	-62,345	6,309,144
21	332,280	268,039	64,241	6,309,144	503,039	-64,241	6,747,943
22	342,387	276,192	66,195	6,747,943	538,116	-66,195	7,219,864
23	352,801	284,593	68,208	7,219,864	575,843	-68,208	7,727,499
24	363,531	293,249	70,283	7,727,499	616,429	-70,283	8,273,646
25	374,589	302,168	72,420	8,273,646	660,098	-72,420	8,861,323
26	385,982	311,359	74,623	8,861,323	707,091	-74,623	9,493,790
27	397,722	320,829	76,893	9,493,790	757,668	-76,893	10,174,566
28	409,819	330,587	79,232	10,174,566	812,113	-79,232	10,907,448
29	422,284	340,643	81,642	10,907,448	870,729	-81,642	11,696,535
30	\$435,128	\$351,004	\$84,125	\$11,696,535	\$933,844	\$-84,125	\$12,546,255

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.
