

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

Date: June 5, 2025

INTRODUCTION

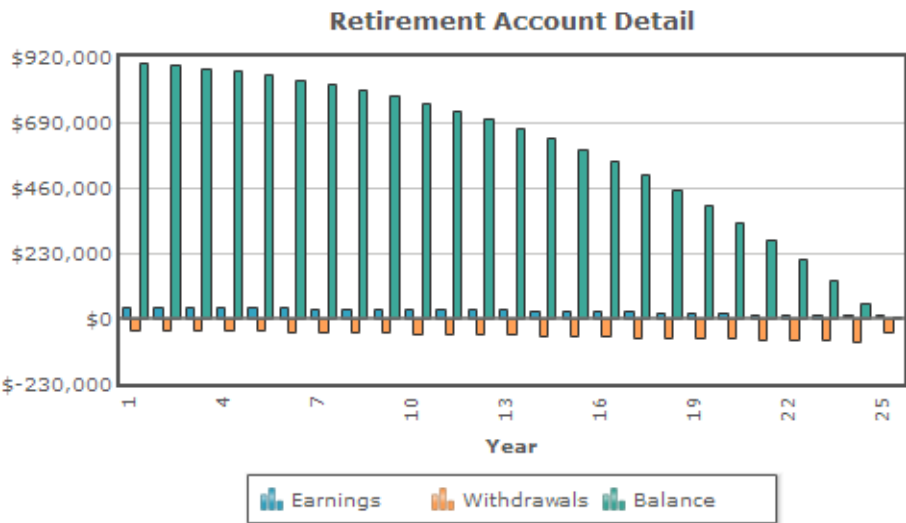
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$7,000	Annual increases (if any)	3.00%
Monthly Social Security income	\$3,000	Annual Social Security increases	3.00%
Monthly pension income	\$550	Annual pension increases (if any)	3.00%
Monthly other income	\$0	Annual other income increases (if any)	3.00%
Current account balance	\$900,000	Annual before-tax return	4.00%
Desired amortization schedule	Monthly		

ANALYSIS

Your retirement funds may supplement your fixed income receipts (such as Social Security, company pension, and other fixed income) approximately 24.8 years with systematic withdrawals totaling \$1,502,550 .



Month	Desired Income	Fixed Income	Shortfall	Beginning Balance	Earnings @ 4.00%	Needed Withdrawals	End Balance
1	\$7,000	\$3,550	\$3,450	\$900,000	\$3,000	\$-3,450	\$899,550
2	7,018	3,559	3,459	899,550	2,998	-3,459	899,090
3	7,035	3,568	3,467	899,090	2,997	-3,467	898,620
4	7,053	3,577	3,476	898,620	2,995	-3,476	898,139
5	7,070	3,586	3,485	898,139	2,994	-3,485	897,648
6	7,088	3,595	3,493	897,648	2,992	-3,493	897,147
7	7,106	3,604	3,502	897,147	2,990	-3,502	896,635
8	7,123	3,613	3,511	896,635	2,989	-3,511	896,113
9	7,141	3,622	3,520	896,113	2,987	-3,520	895,581
10	7,159	3,631	3,528	895,581	2,985	-3,528	895,038
11	7,177	3,640	3,537	895,038	2,983	-3,537	894,484
12	7,195	3,649	3,546	894,484	2,982	-3,546	893,919

13	7,213	3,658	3,555	893,919	2,980	-3,555	893,344
14	7,231	3,667	3,564	893,344	2,978	-3,564	892,758
15	7,249	3,676	3,573	892,758	2,976	-3,573	892,161
16	7,267	3,685	3,582	892,161	2,974	-3,582	891,554
17	7,285	3,695	3,591	891,554	2,972	-3,591	890,935
18	7,304	3,704	3,600	890,935	2,970	-3,600	890,305
19	7,322	3,713	3,609	890,305	2,968	-3,609	889,664
20	7,340	3,722	3,618	889,664	2,966	-3,618	889,012
21	7,358	3,732	3,627	889,012	2,963	-3,627	888,349
22	7,377	3,741	3,636	888,349	2,961	-3,636	887,674
23	7,395	3,750	3,645	887,674	2,959	-3,645	886,988
24	7,414	3,760	3,654	886,988	2,957	-3,654	886,291
25	7,432	3,769	3,663	886,291	2,954	-3,663	885,582
26	7,451	3,779	3,672	885,582	2,952	-3,672	884,862
27	7,470	3,788	3,681	884,862	2,950	-3,681	884,130
28	7,488	3,798	3,691	884,130	2,947	-3,691	883,387
29	7,507	3,807	3,700	883,387	2,945	-3,700	882,631
30	7,526	3,817	3,709	882,631	2,942	-3,709	881,864
31	7,544	3,826	3,718	881,864	2,940	-3,718	881,086
32	7,563	3,836	3,728	881,086	2,937	-3,728	880,295
33	7,582	3,845	3,737	880,295	2,934	-3,737	879,492
34	7,601	3,855	3,746	879,492	2,932	-3,746	878,678
35	7,620	3,865	3,756	878,678	2,929	-3,756	877,851
36	7,639	3,874	3,765	877,851	2,926	-3,765	877,012
37	7,658	3,884	3,774	877,012	2,923	-3,774	876,161
38	7,678	3,894	3,784	876,161	2,921	-3,784	875,297
39	7,697	3,903	3,793	875,297	2,918	-3,793	874,422
40	7,716	3,913	3,803	874,422	2,915	-3,803	873,534
41	7,735	3,923	3,812	873,534	2,912	-3,812	872,633
42	7,755	3,933	3,822	872,633	2,909	-3,822	871,720
43	7,774	3,943	3,831	871,720	2,906	-3,831	870,794
44	7,793	3,952	3,841	870,794	2,903	-3,841	869,856
45	7,813	3,962	3,851	869,856	2,900	-3,851	868,905
46	7,832	3,972	3,860	868,905	2,896	-3,860	867,941
47	7,852	3,982	3,870	867,941	2,893	-3,870	866,964
48	7,872	3,992	3,880	866,964	2,890	-3,880	865,974
49	7,891	4,002	3,889	865,974	2,887	-3,889	864,972
50	7,911	4,012	3,899	864,972	2,883	-3,899	863,956
51	7,931	4,022	3,909	863,956	2,880	-3,909	862,927
52	7,951	4,032	3,919	862,927	2,876	-3,919	861,885
53	7,971	4,042	3,928	861,885	2,873	-3,928	860,829
54	7,990	4,052	3,938	860,829	2,869	-3,938	859,761
55	8,010	4,062	3,948	859,761	2,866	-3,948	858,679
56	8,030	4,073	3,958	858,679	2,862	-3,958	857,583
57	8,051	4,083	3,968	857,583	2,859	-3,968	856,474
58	8,071	4,093	3,978	856,474	2,855	-3,978	855,351
59	8,091	4,103	3,988	855,351	2,851	-3,988	854,215
60	8,111	4,113	3,998	854,215	2,847	-3,998	853,065
61	8,131	4,124	4,008	853,065	2,844	-4,008	851,900

62	8,152	4,134	4,018	851,900	2,840	-4,018	850,723
63	8,172	4,144	4,028	850,723	2,836	-4,028	849,531
64	8,192	4,155	4,038	849,531	2,832	-4,038	848,325
65	8,213	4,165	4,048	848,325	2,828	-4,048	847,105
66	8,233	4,176	4,058	847,105	2,824	-4,058	845,870
67	8,254	4,186	4,068	845,870	2,820	-4,068	844,622
68	8,275	4,196	4,078	844,622	2,815	-4,078	843,359
69	8,295	4,207	4,088	843,359	2,811	-4,088	842,082
70	8,316	4,217	4,099	842,082	2,807	-4,099	840,790
71	8,337	4,228	4,109	840,790	2,803	-4,109	839,484
72	8,358	4,239	4,119	839,484	2,798	-4,119	838,163
73	8,379	4,249	4,129	838,163	2,794	-4,129	836,827
74	8,400	4,260	4,140	836,827	2,789	-4,140	835,477
75	8,421	4,270	4,150	835,477	2,785	-4,150	834,112
76	8,442	4,281	4,161	834,112	2,780	-4,161	832,732
77	8,463	4,292	4,171	832,732	2,776	-4,171	831,336
78	8,484	4,303	4,181	831,336	2,771	-4,181	829,926
79	8,505	4,313	4,192	829,926	2,766	-4,192	828,501
80	8,526	4,324	4,202	828,501	2,762	-4,202	827,060
81	8,548	4,335	4,213	827,060	2,757	-4,213	825,604
82	8,569	4,346	4,223	825,604	2,752	-4,223	824,133
83	8,590	4,357	4,234	824,133	2,747	-4,234	822,646
84	8,612	4,367	4,244	822,646	2,742	-4,244	821,144
85	8,633	4,378	4,255	821,144	2,737	-4,255	819,626
86	8,655	4,389	4,266	819,626	2,732	-4,266	818,092
87	8,677	4,400	4,276	818,092	2,727	-4,276	816,543
88	8,698	4,411	4,287	816,543	2,722	-4,287	814,978
89	8,720	4,422	4,298	814,978	2,717	-4,298	813,397
90	8,742	4,433	4,309	813,397	2,711	-4,309	811,799
91	8,764	4,444	4,319	811,799	2,706	-4,319	810,186
92	8,786	4,456	4,330	810,186	2,701	-4,330	808,557
93	8,808	4,467	4,341	808,557	2,695	-4,341	806,911
94	8,830	4,478	4,352	806,911	2,690	-4,352	805,249
95	8,852	4,489	4,363	805,249	2,684	-4,363	803,570
96	8,874	4,500	4,374	803,570	2,679	-4,374	801,875
97	8,896	4,512	4,384	801,875	2,673	-4,384	800,164
98	8,918	4,523	4,395	800,164	2,667	-4,395	798,435
99	8,941	4,534	4,406	798,435	2,661	-4,406	796,690
100	8,963	4,546	4,417	796,690	2,656	-4,417	794,929
101	8,985	4,557	4,429	794,929	2,650	-4,429	793,150
102	9,008	4,568	4,440	793,150	2,644	-4,440	791,354
103	9,030	4,580	4,451	791,354	2,638	-4,451	789,541
104	9,053	4,591	4,462	789,541	2,632	-4,462	787,711
105	9,076	4,603	4,473	787,711	2,626	-4,473	785,864
106	9,098	4,614	4,484	785,864	2,620	-4,484	783,999
107	9,121	4,626	4,495	783,999	2,613	-4,495	782,117
108	9,144	4,637	4,507	782,117	2,607	-4,507	780,218
109	9,167	4,649	4,518	780,218	2,601	-4,518	778,301
110	9,190	4,660	4,529	778,301	2,594	-4,529	776,366

111	9,213	4,672	4,540	776,366	2,588	-4,540	774,413
112	9,236	4,684	4,552	774,413	2,581	-4,552	772,443
113	9,259	4,695	4,563	772,443	2,575	-4,563	770,455
114	9,282	4,707	4,575	770,455	2,568	-4,575	768,448
115	9,305	4,719	4,586	768,448	2,561	-4,586	766,424
116	9,328	4,731	4,598	766,424	2,555	-4,598	764,381
117	9,352	4,743	4,609	764,381	2,548	-4,609	762,320
118	9,375	4,754	4,621	762,320	2,541	-4,621	760,240
119	9,398	4,766	4,632	760,240	2,534	-4,632	758,142
120	9,422	4,778	4,644	758,142	2,527	-4,644	756,026
121	9,445	4,790	4,655	756,026	2,520	-4,655	753,891
122	9,469	4,802	4,667	753,891	2,513	-4,667	751,737
123	9,493	4,814	4,679	751,737	2,506	-4,679	749,564
124	9,516	4,826	4,690	749,564	2,499	-4,690	747,372
125	9,540	4,838	4,702	747,372	2,491	-4,702	745,161
126	9,564	4,850	4,714	745,161	2,484	-4,714	742,932
127	9,588	4,863	4,726	742,932	2,476	-4,726	740,682
128	9,612	4,875	4,737	740,682	2,469	-4,737	738,414
129	9,636	4,887	4,749	738,414	2,461	-4,749	736,126
130	9,660	4,899	4,761	736,126	2,454	-4,761	733,819
131	9,684	4,911	4,773	733,819	2,446	-4,773	731,492
132	9,708	4,924	4,785	731,492	2,438	-4,785	729,145
133	9,733	4,936	4,797	729,145	2,430	-4,797	726,779
134	9,757	4,948	4,809	726,779	2,423	-4,809	724,393
135	9,781	4,961	4,821	724,393	2,415	-4,821	721,987
136	9,806	4,973	4,833	721,987	2,407	-4,833	719,560
137	9,830	4,985	4,845	719,560	2,399	-4,845	717,114
138	9,855	4,998	4,857	717,114	2,390	-4,857	714,647
139	9,880	5,010	4,869	714,647	2,382	-4,869	712,160
140	9,904	5,023	4,881	712,160	2,374	-4,881	709,652
141	9,929	5,035	4,894	709,652	2,366	-4,894	707,124
142	9,954	5,048	4,906	707,124	2,357	-4,906	704,575
143	9,979	5,061	4,918	704,575	2,349	-4,918	702,006
144	10,004	5,073	4,930	702,006	2,340	-4,930	699,415
145	10,029	5,086	4,943	699,415	2,331	-4,943	696,804
146	10,054	5,099	4,955	696,804	2,323	-4,955	694,172
147	10,079	5,111	4,968	694,172	2,314	-4,968	691,518
148	10,104	5,124	4,980	691,518	2,305	-4,980	688,843
149	10,129	5,137	4,992	688,843	2,296	-4,992	686,147
150	10,155	5,150	5,005	686,147	2,287	-5,005	683,429
151	10,180	5,163	5,017	683,429	2,278	-5,017	680,690
152	10,206	5,176	5,030	680,690	2,269	-5,030	677,929
153	10,231	5,189	5,042	677,929	2,260	-5,042	675,146
154	10,257	5,202	5,055	675,146	2,250	-5,055	672,342
155	10,282	5,215	5,068	672,342	2,241	-5,068	669,515
156	10,308	5,228	5,080	669,515	2,232	-5,080	666,666
157	10,334	5,241	5,093	666,666	2,222	-5,093	663,795
158	10,360	5,254	5,106	663,795	2,213	-5,106	660,902
159	10,386	5,267	5,119	660,902	2,203	-5,119	657,987

160	10,412	5,280	5,131	657,987	2,193	-5,131	655,049
161	10,438	5,293	5,144	655,049	2,183	-5,144	652,088
162	10,464	5,307	5,157	652,088	2,174	-5,157	649,104
163	10,490	5,320	5,170	649,104	2,164	-5,170	646,098
164	10,516	5,333	5,183	646,098	2,154	-5,183	643,069
165	10,542	5,346	5,196	643,069	2,144	-5,196	640,016
166	10,569	5,360	5,209	640,016	2,133	-5,209	636,941
167	10,595	5,373	5,222	636,941	2,123	-5,222	633,842
168	10,622	5,387	5,235	633,842	2,113	-5,235	630,720
169	10,648	5,400	5,248	630,720	2,102	-5,248	627,575
170	10,675	5,414	5,261	627,575	2,092	-5,261	624,405
171	10,701	5,427	5,274	624,405	2,081	-5,274	621,212
172	10,728	5,441	5,287	621,212	2,071	-5,287	617,996
173	10,755	5,454	5,301	617,996	2,060	-5,301	614,755
174	10,782	5,468	5,314	614,755	2,049	-5,314	611,490
175	10,809	5,482	5,327	611,490	2,038	-5,327	608,201
176	10,836	5,495	5,341	608,201	2,027	-5,341	604,888
177	10,863	5,509	5,354	604,888	2,016	-5,354	601,550
178	10,890	5,523	5,367	601,550	2,005	-5,367	598,188
179	10,917	5,537	5,381	598,188	1,994	-5,381	594,802
180	10,945	5,551	5,394	594,802	1,983	-5,394	591,390
181	10,972	5,564	5,408	591,390	1,971	-5,408	587,954
182	10,999	5,578	5,421	587,954	1,960	-5,421	584,492
183	11,027	5,592	5,435	584,492	1,948	-5,435	581,006
184	11,055	5,606	5,448	581,006	1,937	-5,448	577,494
185	11,082	5,620	5,462	577,494	1,925	-5,462	573,957
186	11,110	5,634	5,476	573,957	1,913	-5,476	570,395
187	11,138	5,648	5,489	570,395	1,901	-5,489	566,807
188	11,165	5,662	5,503	566,807	1,889	-5,503	563,194
189	11,193	5,677	5,517	563,194	1,877	-5,517	559,554
190	11,221	5,691	5,531	559,554	1,865	-5,531	555,889
191	11,249	5,705	5,544	555,889	1,853	-5,544	552,197
192	11,278	5,719	5,558	552,197	1,841	-5,558	548,480
193	11,306	5,734	5,572	548,480	1,828	-5,572	544,736
194	11,334	5,748	5,586	544,736	1,816	-5,586	540,966
195	11,362	5,762	5,600	540,966	1,803	-5,600	537,169
196	11,391	5,777	5,614	537,169	1,791	-5,614	533,345
197	11,419	5,791	5,628	533,345	1,778	-5,628	529,495
198	11,448	5,806	5,642	529,495	1,765	-5,642	525,618
199	11,476	5,820	5,656	525,618	1,752	-5,656	521,714
200	11,505	5,835	5,670	521,714	1,739	-5,670	517,783
201	11,534	5,849	5,685	517,783	1,726	-5,685	513,824
202	11,563	5,864	5,699	513,824	1,713	-5,699	509,838
203	11,592	5,879	5,713	509,838	1,699	-5,713	505,824
204	11,621	5,893	5,727	505,824	1,686	-5,727	501,783
205	11,650	5,908	5,742	501,783	1,673	-5,742	497,714
206	11,679	5,923	5,756	497,714	1,659	-5,756	493,617
207	11,708	5,938	5,770	493,617	1,645	-5,770	489,492
208	11,737	5,952	5,785	489,492	1,632	-5,785	485,339

209	11,767	5,967	5,799	485,339	1,618	-5,799	481,158
210	11,796	5,982	5,814	481,158	1,604	-5,814	476,948
211	11,825	5,997	5,828	476,948	1,590	-5,828	472,709
212	11,855	6,012	5,843	472,709	1,576	-5,843	468,442
213	11,885	6,027	5,857	468,442	1,561	-5,857	464,146
214	11,914	6,042	5,872	464,146	1,547	-5,872	459,821
215	11,944	6,057	5,887	459,821	1,533	-5,887	455,467
216	11,974	6,073	5,901	455,467	1,518	-5,901	451,084
217	12,004	6,088	5,916	451,084	1,504	-5,916	446,672
218	12,034	6,103	5,931	446,672	1,489	-5,931	442,229
219	12,064	6,118	5,946	442,229	1,474	-5,946	437,758
220	12,094	6,133	5,961	437,758	1,459	-5,961	433,256
221	12,124	6,149	5,976	433,256	1,444	-5,976	428,725
222	12,155	6,164	5,991	428,725	1,429	-5,991	424,163
223	12,185	6,180	6,006	424,163	1,414	-6,006	419,572
224	12,216	6,195	6,021	419,572	1,399	-6,021	414,950
225	12,246	6,211	6,036	414,950	1,383	-6,036	410,297
226	12,277	6,226	6,051	410,297	1,368	-6,051	405,614
227	12,307	6,242	6,066	405,614	1,352	-6,066	400,900
228	12,338	6,257	6,081	400,900	1,336	-6,081	396,156
229	12,369	6,273	6,096	396,156	1,321	-6,096	391,380
230	12,400	6,289	6,111	391,380	1,305	-6,111	386,573
231	12,431	6,304	6,127	386,573	1,289	-6,127	381,735
232	12,462	6,320	6,142	381,735	1,272	-6,142	376,866
233	12,493	6,336	6,157	376,866	1,256	-6,157	371,964
234	12,524	6,352	6,173	371,964	1,240	-6,173	367,031
235	12,556	6,368	6,188	367,031	1,223	-6,188	362,067
236	12,587	6,383	6,204	362,067	1,207	-6,204	357,070
237	12,619	6,399	6,219	357,070	1,190	-6,219	352,041
238	12,650	6,415	6,235	352,041	1,173	-6,235	346,980
239	12,682	6,431	6,250	346,980	1,157	-6,250	341,886
240	12,714	6,448	6,266	341,886	1,140	-6,266	336,760
241	12,745	6,464	6,282	336,760	1,123	-6,282	331,601
242	12,777	6,480	6,297	331,601	1,105	-6,297	326,409
243	12,809	6,496	6,313	326,409	1,088	-6,313	321,184
244	12,841	6,512	6,329	321,184	1,071	-6,329	315,925
245	12,873	6,529	6,345	315,925	1,053	-6,345	310,634
246	12,905	6,545	6,361	310,634	1,035	-6,361	305,309
247	12,938	6,561	6,376	305,309	1,018	-6,376	299,950
248	12,970	6,578	6,392	299,950	1,000	-6,392	294,558
249	13,002	6,594	6,408	294,558	982	-6,408	289,131
250	13,035	6,611	6,424	289,131	964	-6,424	283,670
251	13,068	6,627	6,440	283,670	946	-6,440	278,176
252	13,100	6,644	6,457	278,176	927	-6,457	272,646
253	13,133	6,660	6,473	272,646	909	-6,473	267,082
254	13,166	6,677	6,489	267,082	890	-6,489	261,484
255	13,199	6,694	6,505	261,484	872	-6,505	255,850
256	13,232	6,710	6,521	255,850	853	-6,521	250,182
257	13,265	6,727	6,538	250,182	834	-6,538	244,478

258	13,298	6,744	6,554	244,478	815	-6,554	238,739
259	13,331	6,761	6,570	238,739	796	-6,570	232,965
260	13,365	6,778	6,587	232,965	777	-6,587	227,154
261	13,398	6,795	6,603	227,154	757	-6,603	221,308
262	13,431	6,812	6,620	221,308	738	-6,620	215,426
263	13,465	6,829	6,636	215,426	718	-6,636	209,508
264	13,499	6,846	6,653	209,508	698	-6,653	203,553
265	13,532	6,863	6,670	203,553	679	-6,670	197,562
266	13,566	6,880	6,686	197,562	659	-6,686	191,535
267	13,600	6,897	6,703	191,535	638	-6,703	185,470
268	13,634	6,914	6,720	185,470	618	-6,720	179,369
269	13,668	6,932	6,736	179,369	598	-6,736	173,230
270	13,702	6,949	6,753	173,230	577	-6,753	167,054
271	13,737	6,966	6,770	167,054	557	-6,770	160,841
272	13,771	6,984	6,787	160,841	536	-6,787	154,590
273	13,805	7,001	6,804	154,590	515	-6,804	148,301
274	13,840	7,019	6,821	148,301	494	-6,821	141,974
275	13,875	7,036	6,838	141,974	473	-6,838	135,610
276	13,909	7,054	6,855	135,610	452	-6,855	129,206
277	13,944	7,072	6,872	129,206	431	-6,872	122,765
278	13,979	7,089	6,890	122,765	409	-6,890	116,284
279	14,014	7,107	6,907	116,284	388	-6,907	109,765
280	14,049	7,125	6,924	109,765	366	-6,924	103,207
281	14,084	7,143	6,941	103,207	344	-6,941	96,609
282	14,119	7,160	6,959	96,609	322	-6,959	89,973
283	14,154	7,178	6,976	89,973	300	-6,976	83,297
284	14,190	7,196	6,994	83,297	278	-6,994	76,581
285	14,225	7,214	7,011	76,581	255	-7,011	69,825
286	14,261	7,232	7,029	69,825	233	-7,029	63,029
287	14,297	7,250	7,046	63,029	210	-7,046	56,193
288	14,332	7,269	7,064	56,193	187	-7,064	49,317
289	14,368	7,287	7,081	49,317	164	-7,081	42,399
290	14,404	7,305	7,099	42,399	141	-7,099	35,442
291	14,440	7,323	7,117	35,442	118	-7,117	28,443
292	14,476	7,341	7,135	28,443	95	-7,135	21,403
293	14,512	7,360	7,153	21,403	71	-7,153	14,322
294	14,549	7,378	7,170	14,322	48	-7,170	7,199
295	14,585	7,397	7,188	7,199	24	-7,188	35
296	\$14,621	\$7,415	\$7,206	\$35	\$0	-\$35	\$0

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 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 is for illustrative purposes only. Your results may vary.

Securities and advisory services offered through LPL Financial LLC or LPL Enterprise, LLC, affiliated registered investment advisers/broker-dealers (members FINRA/SIPC) collectively referred to under the corporate brand names "LPL" and "LPL Financial." Please consult the Relationship Summary you received or your financial professional to confirm the LPL affiliate providing services to you.

Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May Lose Value
---	----------------------------------	---	----------------