

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

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## INTRODUCTION

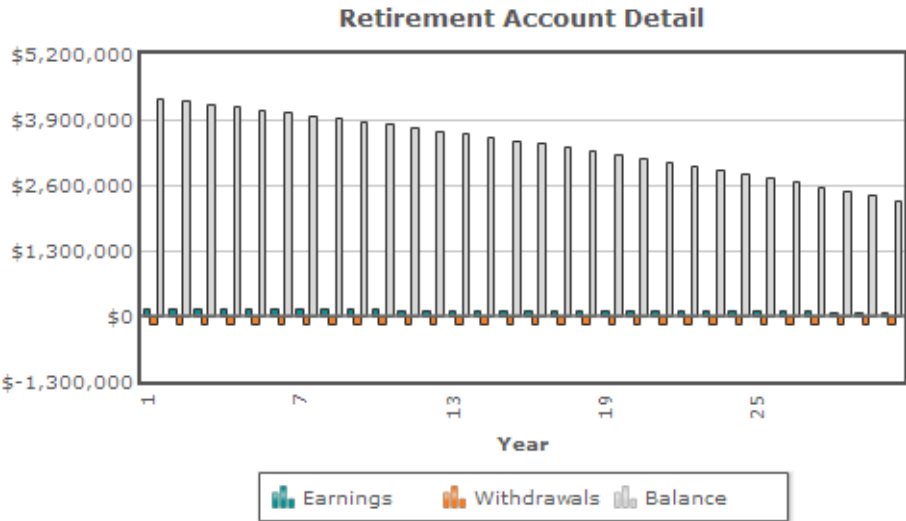
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

## SUMMARY OF INPUT

Monthly income needed (before-tax)	\$20,000	Annual increases (if any)	0.00%
Monthly Social Security income	\$0	Annual Social Security increases	1.00%
Monthly pension income	\$4,900	Annual pension increases (if any)	1.00%
Monthly other income	\$0	Annual other income increases (if any)	0.00%
Current account balance	\$4,350,000	Annual before-tax return	3.00%
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 @ 3.00%	Needed Withdrawals	End Balance
1	\$240,000	\$59,070	\$180,930	\$4,350,000	\$129,799	\$-180,930	\$4,298,870
2	240,000	59,664	180,336	4,298,870	128,252	-180,336	4,246,786
3	240,000	60,263	179,737	4,246,786	126,676	-179,737	4,193,725
4	240,000	60,868	179,132	4,193,725	125,071	-179,132	4,139,664
5	240,000	61,480	178,520	4,139,664	123,435	-178,520	4,084,579
6	240,000	62,098	177,902	4,084,579	121,768	-177,902	4,028,445
7	240,000	62,721	177,279	4,028,445	120,069	-177,279	3,971,236

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	240,000	63,351	176,649	3,971,236	118,338	-176,649	3,912,926
9	240,000	63,988	176,012	3,912,926	116,573	-176,012	3,853,487
10	240,000	64,631	175,369	3,853,487	114,774	-175,369	3,792,892
11	240,000	65,280	174,720	3,792,892	112,940	-174,720	3,731,112
12	240,000	65,936	174,064	3,731,112	111,070	-174,064	3,668,118
13	240,000	66,598	173,402	3,668,118	109,163	-173,402	3,603,880
14	240,000	67,267	172,733	3,603,880	107,219	-172,733	3,538,366
15	240,000	67,943	172,057	3,538,366	105,235	-172,057	3,471,544
16	240,000	68,626	171,374	3,471,544	103,212	-171,374	3,403,382
17	240,000	69,315	170,685	3,403,382	101,149	-170,685	3,333,846
18	240,000	70,011	169,989	3,333,846	99,043	-169,989	3,262,901
19	240,000	70,715	169,285	3,262,901	96,895	-169,285	3,190,511
20	240,000	71,425	168,575	3,190,511	94,703	-168,575	3,116,639
21	240,000	72,143	167,857	3,116,639	92,466	-167,857	3,041,248
22	240,000	72,867	167,133	3,041,248	90,183	-167,133	2,964,298
23	240,000	73,599	166,401	2,964,298	87,853	-166,401	2,885,751
24	240,000	74,339	165,661	2,885,751	85,474	-165,661	2,805,563
25	240,000	75,086	164,914	2,805,563	83,045	-164,914	2,723,694
26	240,000	75,840	164,160	2,723,694	80,566	-164,160	2,640,100
27	240,000	76,602	163,398	2,640,100	78,034	-163,398	2,554,735
28	240,000	77,371	162,629	2,554,735	75,448	-162,629	2,467,554
29	240,000	78,148	161,852	2,467,554	72,807	-161,852	2,378,510
30	\$240,000	\$78,934	\$161,066	\$2,378,510	\$70,109	\$-161,066	\$2,287,553

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