

# HOW MUCH RETIREMENT INCOME MAY AN IRA PROVIDE?

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## INTRODUCTION

Your retirement income can vary widely depending on what type of IRA holds your savings and what assumptions you make about return and tax rates during the accumulation and withdrawal periods. Use this calculator to help estimate your monthly and annual income from various IRA types.

## SUMMARY OF INPUT

Current age	50	Age when income should start	71
Number of years to receive income	30	Before-tax return on savings (accumulation phase)	5.00%
Before-tax return on savings (distribution phase)	5.00%	Income tax bracket (accumulation phase)	24.00%
Income tax bracket (distribution phase)	24.00%	Your annual contribution	\$0
Taxation of contribution options: 1) Deductible accounts fully funded, contributions to non-deductible accounts are reduced. 2) Full contribution made to non-deductible accounts, deductible accounts given a 'side-account' to reflect tax savings.	Option 1		

## ANALYSIS

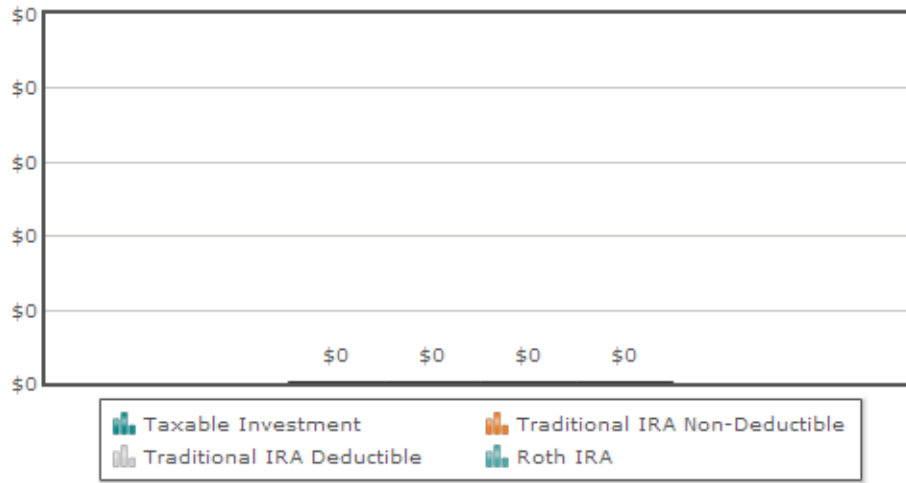
Based on the assumptions you provided, your \$0 annual contribution for 21 years could provide as much as \$0 per year (\$0 per month) for your anticipated 30-year distribution period.

IRA Analysis				
Accumulation Phase	Taxable Investment	Traditional IRA (Non-Deductible)	Traditional IRA (Deductible)	Roth IRA
Annual contribution (before tax)	\$0	\$0	\$0	\$0
Adjustment for taxable contributions*	\$-0	\$-0	\$-0	\$-0
Annual contribution (after tax)	\$0	\$0	\$0	\$0
Hypothetical rate of return (accumulation phase)	3.80%	5.00%	5.00%	5.00%
Term (accumulation phase)	21	21	21	21
Account value at retirement	\$0	\$0	\$0	\$0
Distribution Phase	Taxable Investment	Traditional IRA (Non-Deductible)	Traditional IRA (Deductible)	Roth IRA
Account value at retirement	\$0	\$0	\$0	\$0
Term (distribution phase)	30	30	30	30
Hypothetical rate of return (distribution phase)	3.80%	5.00%	5.00%	5.00%
Annual income before taxes	\$0	\$0	\$0	\$0
Annual income tax	\$0	\$0	\$0	\$0
After-tax annual income	\$0	\$0	\$0	\$0
After-tax monthly income	\$0	\$0	\$0	\$0

\* Actual contribution levels to non-deductible accounts have been reduced to reflect the effects of making after-tax contributions.

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.

### Monthly Retirement Income



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