

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

Date: October 3, 2025



INTRODUCTION

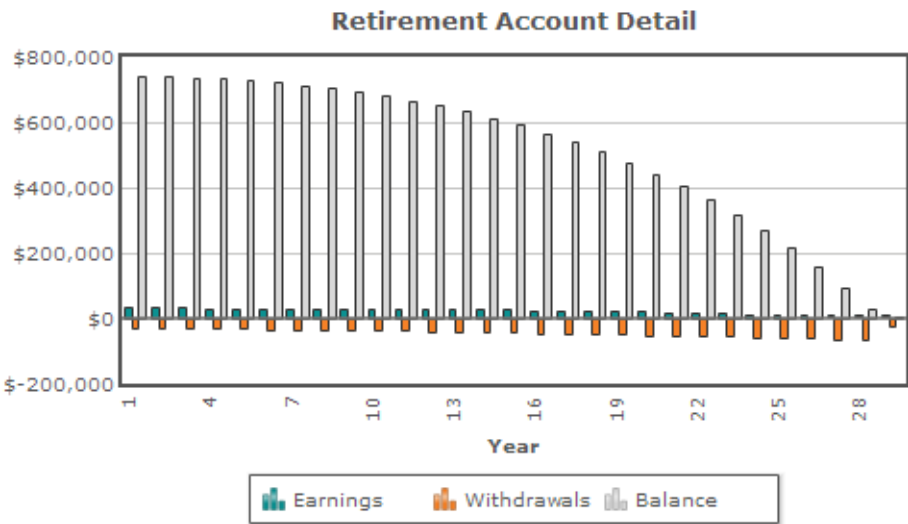
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$2,500	Annual increases (if any)	3.00%
Monthly Social Security income	\$0	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 supplement your fixed income receipts (such as Social Security, company pension, and other fixed income) approximately 28.5 years with systematic withdrawals totaling \$1,342,357 .



Year	Desired Income	Fixed Income	Shortfall	Beginning Balance	Earnings @ 4.00%	Needed Withdrawals	End Balance
1	\$30,416	\$0	\$30,416	\$740,000	\$29,588	-\$30,416	\$739,172
2	31,341	0	31,341	739,172	29,537	-31,341	737,368
3	32,294	0	32,294	737,368	29,446	-32,294	734,520
4	33,277	0	33,277	734,520	29,312	-33,277	730,555
5	34,289	0	34,289	730,555	29,132	-34,289	725,398
6	35,332	0	35,332	725,398	28,902	-35,332	718,969
7	36,406	0	36,406	718,969	28,621	-36,406	711,183

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	0	37,514	711,183	28,283	-37,514	701,952
9	38,655	0	38,655	701,952	27,886	-38,655	691,184
10	39,830	0	39,830	691,184	27,426	-39,830	678,779
11	41,042	0	41,042	678,779	26,898	-41,042	664,635
12	42,290	0	42,290	664,635	26,299	-42,290	648,643
13	43,577	0	43,577	648,643	25,623	-43,577	630,690
14	44,902	0	44,902	630,690	24,867	-44,902	610,655
15	46,268	0	46,268	610,655	24,026	-46,268	588,413
16	47,675	0	47,675	588,413	23,094	-47,675	563,832
17	49,125	0	49,125	563,832	22,066	-49,125	536,773
18	50,619	0	50,619	536,773	20,936	-50,619	507,090
19	52,159	0	52,159	507,090	19,698	-52,159	474,629
20	53,745	0	53,745	474,629	18,346	-53,745	439,229
21	55,380	0	55,380	439,229	16,874	-55,380	400,723
22	57,064	0	57,064	400,723	15,274	-57,064	358,933
23	58,800	0	58,800	358,933	13,539	-58,800	313,672
24	60,589	0	60,589	313,672	11,662	-60,589	264,746
25	62,431	0	62,431	264,746	9,635	-62,431	211,949
26	64,330	0	64,330	211,949	7,449	-64,330	155,068
27	66,287	0	66,287	155,068	5,096	-66,287	93,877
28	68,303	0	68,303	93,877	2,565	-68,303	28,139
29	\$29,069	\$0	\$29,069	\$28,139	\$278	\$-28,417	\$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 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.
