

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

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## INTRODUCTION

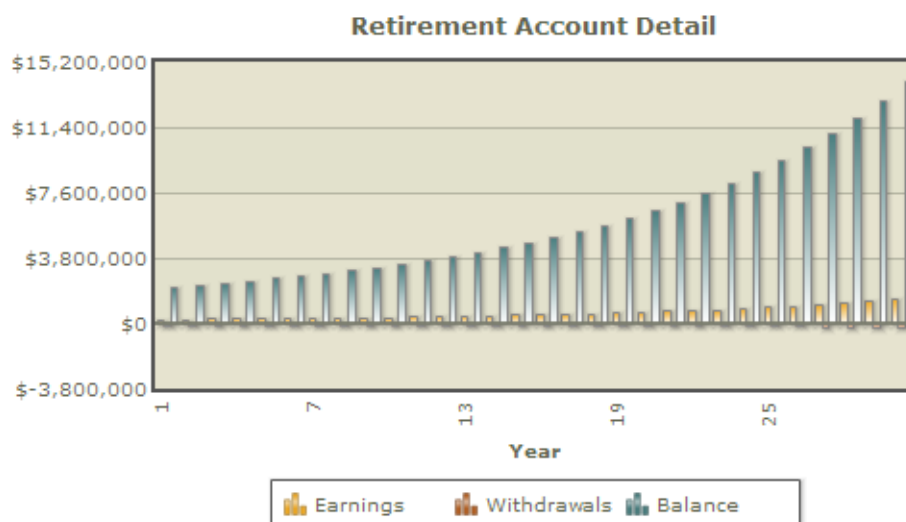
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

## SUMMARY OF INPUT

Monthly income needed (before-tax)	\$13,000	Annual increases (if any)	3.00%
Monthly Social Security income	\$4,400	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	\$2,000,000	Annual before-tax return	10.00%
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 @ 10.00%	Needed Withdrawals	End Balance
1	\$158,163	\$53,532	\$104,631	\$2,000,000	\$204,522	-\$104,631	\$2,099,891
2	162,974	55,160	107,813	2,099,891	214,833	-107,813	2,206,910
3	167,931	56,838	111,093	2,206,910	225,885	-111,093	2,321,703
4	173,038	58,567	114,472	2,321,703	237,747	-114,472	2,444,978
5	178,302	60,348	117,953	2,444,978	250,492	-117,953	2,577,517
6	183,725	62,184	121,541	2,577,517	264,203	-121,541	2,720,179
7	189,313	64,075	125,238	2,720,179	278,968	-125,238	2,873,910
8	195,071	66,024	129,047	2,873,910	294,887	-129,047	3,039,750

*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	201,004	68,032	132,972	3,039,750	312,069	-132,972	3,218,847
10	207,118	70,102	137,017	3,218,847	330,633	-137,017	3,412,463
11	213,418	72,234	141,184	3,412,463	350,712	-141,184	3,621,991
12	219,909	74,431	145,478	3,621,991	372,451	-145,478	3,848,963
13	226,598	76,695	149,903	3,848,963	396,010	-149,903	4,095,071
14	233,490	79,027	154,463	4,095,071	421,567	-154,463	4,362,176
15	240,592	81,431	159,161	4,362,176	449,317	-159,161	4,652,331
16	247,910	83,908	164,002	4,652,331	479,473	-164,002	4,967,802
17	255,450	86,460	168,990	4,967,802	512,273	-168,990	5,311,085
18	263,220	89,090	174,130	5,311,085	547,978	-174,130	5,684,933
19	271,226	91,800	179,426	5,684,933	586,877	-179,426	6,092,384
20	279,476	94,592	184,884	6,092,384	629,286	-184,884	6,536,786
21	287,976	97,469	190,507	6,536,786	675,557	-190,507	7,021,836
22	296,735	100,433	196,302	7,021,836	726,077	-196,302	7,551,612
23	305,761	103,488	202,272	7,551,612	781,271	-202,272	8,130,611
24	315,061	106,636	208,425	8,130,611	841,612	-208,425	8,763,798
25	324,643	109,879	214,764	8,763,798	907,618	-214,764	9,456,651
26	334,518	113,221	221,296	9,456,651	979,862	-221,296	10,215,217
27	344,692	116,665	228,027	10,215,217	1,058,979	-228,027	11,046,169
28	355,177	120,214	234,963	11,046,169	1,145,665	-234,963	11,956,871
29	365,980	123,870	242,110	11,956,871	1,240,692	-242,110	12,955,453
30	\$377,111	\$127,638	\$249,474	\$12,955,453	\$1,344,912	\$-249,474	\$14,050,892

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