

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

Date: August 18, 2025

INTRODUCTION

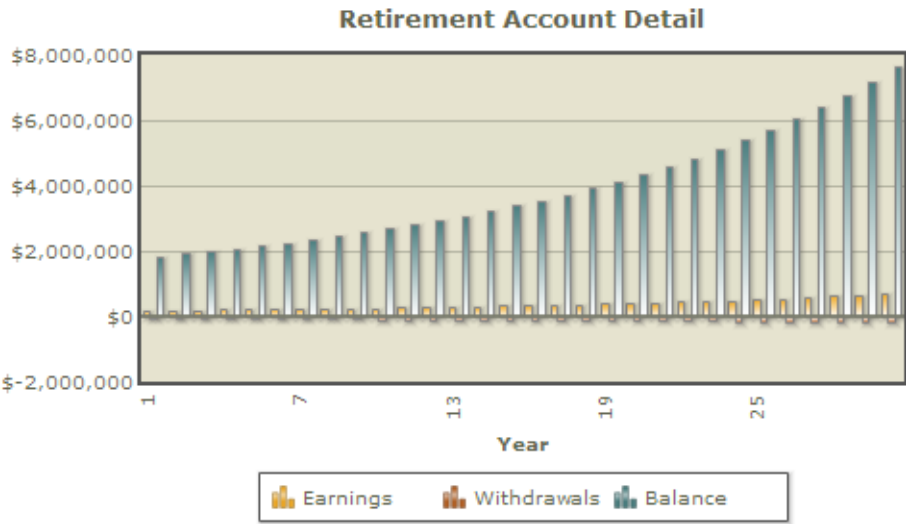
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$11,500	Annual increases (if any)	3.00%
Monthly Social Security income	\$4,100	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	\$1,750,000	Annual before-tax return	9.00%
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 @ 9.00%	Needed Withdrawals	End Balance
1	\$139,913	\$49,882	\$90,031	\$1,750,000	\$160,375	\$-90,031	\$1,820,343
2	144,169	51,399	92,770	1,820,343	166,858	-92,770	1,894,432
3	148,554	52,963	95,591	1,894,432	173,690	-95,591	1,972,530
4	153,072	54,574	98,499	1,972,530	180,893	-98,499	2,054,925
5	157,728	56,234	101,495	2,054,925	188,497	-101,495	2,141,927
6	162,526	57,944	104,582	2,141,927	196,528	-104,582	2,233,873
7	167,469	59,706	107,763	2,233,873	205,019	-107,763	2,331,130
8	172,563	61,522	111,040	2,331,130	214,005	-111,040	2,434,094

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	177,812	63,394	114,418	2,434,094	223,522	-114,418	2,543,198
10	183,220	65,322	117,898	2,543,198	233,610	-117,898	2,658,910
11	188,793	67,309	121,484	2,658,910	244,314	-121,484	2,781,739
12	194,535	69,356	125,179	2,781,739	255,680	-125,179	2,912,241
13	200,452	71,465	128,986	2,912,241	267,762	-128,986	3,051,016
14	206,549	73,639	132,910	3,051,016	280,615	-132,910	3,198,722
15	212,831	75,879	136,952	3,198,722	294,301	-136,952	3,356,071
16	219,305	78,187	141,118	3,356,071	308,886	-141,118	3,523,839
17	225,975	80,565	145,410	3,523,839	324,443	-145,410	3,702,872
18	232,848	83,015	149,833	3,702,872	341,052	-149,833	3,894,091
19	239,931	85,540	154,390	3,894,091	358,798	-154,390	4,098,499
20	247,228	88,142	159,086	4,098,499	377,775	-159,086	4,317,188
21	254,748	90,823	163,925	4,317,188	398,086	-163,925	4,551,350
22	262,496	93,586	168,911	4,551,350	419,842	-168,911	4,802,281
23	270,481	96,432	174,048	4,802,281	443,165	-174,048	5,071,398
24	278,707	99,365	179,342	5,071,398	468,188	-179,342	5,360,244
25	287,185	102,388	184,797	5,360,244	495,054	-184,797	5,670,501
26	295,920	105,502	190,418	5,670,501	523,922	-190,418	6,004,005
27	304,920	108,711	196,210	6,004,005	554,963	-196,210	6,362,758
28	314,195	112,017	202,177	6,362,758	588,366	-202,177	6,748,946
29	323,751	115,424	208,327	6,748,946	624,334	-208,327	7,164,954
30	\$333,598	\$118,935	\$214,663	\$7,164,954	\$663,092	\$-214,663	\$7,613,382

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.
