

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

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INTRODUCTION

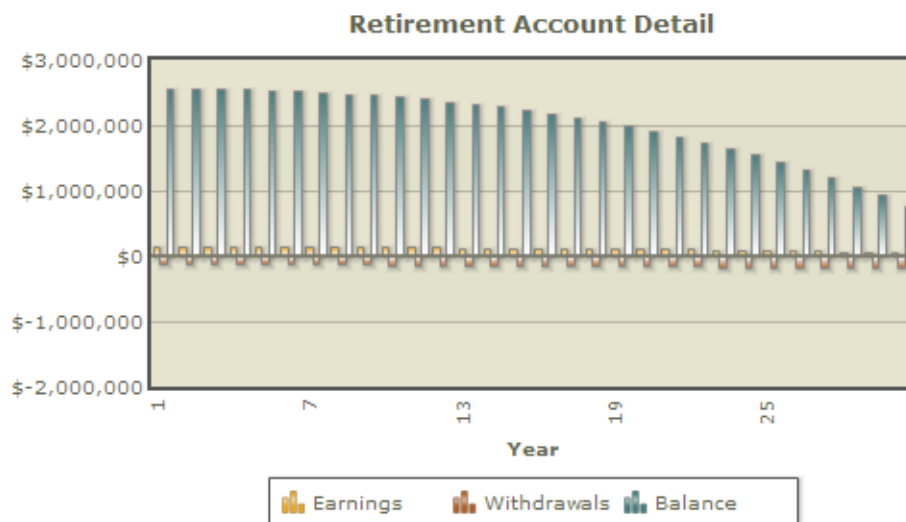
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$16,000	Annual increases (if any)	2.00%
Monthly Social Security income	\$5,200	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)	0.00%
Current account balance	\$2,557,000	Annual before-tax return	5.00%
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 @ 5.00%	Needed Withdrawals	End Balance
1	\$193,770	\$63,265	\$130,505	\$2,557,000	\$127,797	-\$130,505	\$2,554,292
2	197,681	65,189	132,491	2,554,292	127,612	-132,491	2,549,413
3	201,671	67,172	134,499	2,549,413	127,316	-134,499	2,542,230
4	205,742	69,215	136,526	2,542,230	126,901	-136,526	2,532,605
5	209,894	71,321	138,574	2,532,605	126,361	-138,574	2,520,392
6	214,131	73,490	140,641	2,520,392	125,689	-140,641	2,505,440
7	218,453	75,725	142,728	2,505,440	124,875	-142,728	2,487,587
8	222,862	78,028	144,834	2,487,587	123,913	-144,834	2,466,666

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	227,361	80,402	146,959	2,466,666	122,793	-146,959	2,442,501
10	231,950	82,847	149,103	2,442,501	121,507	-149,103	2,414,905
11	236,632	85,367	151,264	2,414,905	120,045	-151,264	2,383,686
12	241,408	87,964	153,444	2,383,686	118,397	-153,444	2,348,639
13	246,281	90,639	155,641	2,348,639	116,553	-155,641	2,309,551
14	251,252	93,396	157,856	2,309,551	114,502	-157,856	2,266,198
15	256,323	96,237	160,086	2,266,198	112,232	-160,086	2,218,344
16	261,497	99,164	162,333	2,218,344	109,732	-162,333	2,165,744
17	266,775	102,180	164,595	2,165,744	106,988	-164,595	2,108,137
18	272,159	105,288	166,871	2,108,137	103,988	-166,871	2,045,254
19	277,653	108,490	169,162	2,045,254	100,718	-169,162	1,976,809
20	283,257	111,790	171,467	1,976,809	97,163	-171,467	1,902,505
21	288,974	115,190	173,784	1,902,505	93,307	-173,784	1,822,028
22	294,807	118,694	176,113	1,822,028	89,136	-176,113	1,735,051
23	300,758	122,304	178,453	1,735,051	84,632	-178,453	1,641,229
24	306,828	126,024	180,804	1,641,229	79,777	-180,804	1,540,202
25	313,021	129,857	183,164	1,540,202	74,553	-183,164	1,431,591
26	319,339	133,807	185,532	1,431,591	68,942	-185,532	1,315,001
27	325,785	137,877	187,908	1,315,001	62,921	-187,908	1,190,014
28	332,361	142,071	190,290	1,190,014	56,471	-190,290	1,056,195
29	339,069	146,392	192,678	1,056,195	49,570	-192,678	913,087
30	\$345,913	\$150,845	\$195,069	\$913,087	\$42,192	\$-195,069	\$760,211

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