

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

Date: April 1, 2026



## INTRODUCTION

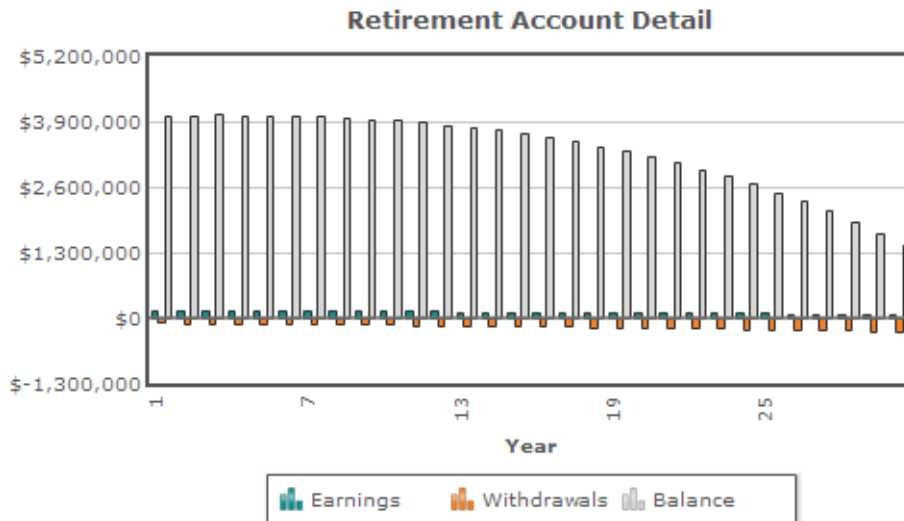
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

## SUMMARY OF INPUT

Monthly income needed (before-tax)	\$11,000	Annual increases (if any)	3.00%
Monthly Social Security income	\$1,723	Annual Social Security increases	1.50%
Monthly pension income	\$154	Annual pension increases (if any)	0.00%
Monthly other income	\$0	Annual other income increases (if any)	3.00%
Current account balance	\$4,000,000	Annual before-tax return	3.00%
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 @ 3.00%	Needed Withdrawals	End Balance
1	\$133,830	\$22,667	\$111,163	\$4,000,000	\$120,132	-\$111,163	\$4,008,968
2	137,901	22,981	114,920	4,008,968	120,353	-114,920	4,014,402
3	142,095	23,300	118,795	4,014,402	120,465	-118,795	4,016,071
4	146,417	23,624	122,793	4,016,071	120,460	-122,793	4,013,739
5	150,871	23,953	126,917	4,013,739	120,333	-126,917	4,007,154
6	155,459	24,287	131,172	4,007,154	120,074	-131,172	3,996,055
7	160,188	24,626	135,562	3,996,055	119,675	-135,562	3,980,169

*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	165,060	24,970	140,090	3,980,169	119,130	-140,090	3,959,209
9	170,081	25,319	144,761	3,959,209	118,428	-144,761	3,932,876
10	175,254	25,674	149,580	3,932,876	117,561	-149,580	3,900,856
11	180,584	26,034	154,551	3,900,856	116,518	-154,551	3,862,824
12	186,077	26,399	159,678	3,862,824	115,291	-159,678	3,818,436
13	191,737	26,770	164,967	3,818,436	113,868	-164,967	3,767,337
14	197,568	27,146	170,422	3,767,337	112,238	-170,422	3,709,153
15	203,578	27,528	176,049	3,709,153	110,391	-176,049	3,643,494
16	209,770	27,916	181,854	3,643,494	108,314	-181,854	3,569,954
17	216,150	28,310	187,840	3,569,954	105,994	-187,840	3,488,108
18	222,724	28,710	194,015	3,488,108	103,420	-194,015	3,397,513
19	229,499	29,115	200,384	3,397,513	100,577	-200,384	3,297,706
20	236,479	29,527	206,952	3,297,706	97,450	-206,952	3,188,204
21	243,672	29,945	213,727	3,188,204	94,026	-213,727	3,068,503
22	251,084	30,369	220,714	3,068,503	90,289	-220,714	2,938,078
23	258,720	30,800	227,920	2,938,078	86,223	-227,920	2,796,381
24	266,590	31,238	235,352	2,796,381	81,810	-235,352	2,642,839
25	274,698	31,681	243,017	2,642,839	77,035	-243,017	2,476,857
26	283,054	32,132	250,922	2,476,857	71,877	-250,922	2,297,812
27	291,663	32,589	259,073	2,297,812	66,319	-259,073	2,105,058
28	300,534	33,054	267,480	2,105,058	60,340	-267,480	1,897,917
29	309,675	33,525	276,150	1,897,917	53,920	-276,150	1,675,688
30	\$319,094	\$34,003	\$285,091	\$1,675,688	\$47,038	\$-285,091	\$1,437,634

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