

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

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## INTRODUCTION

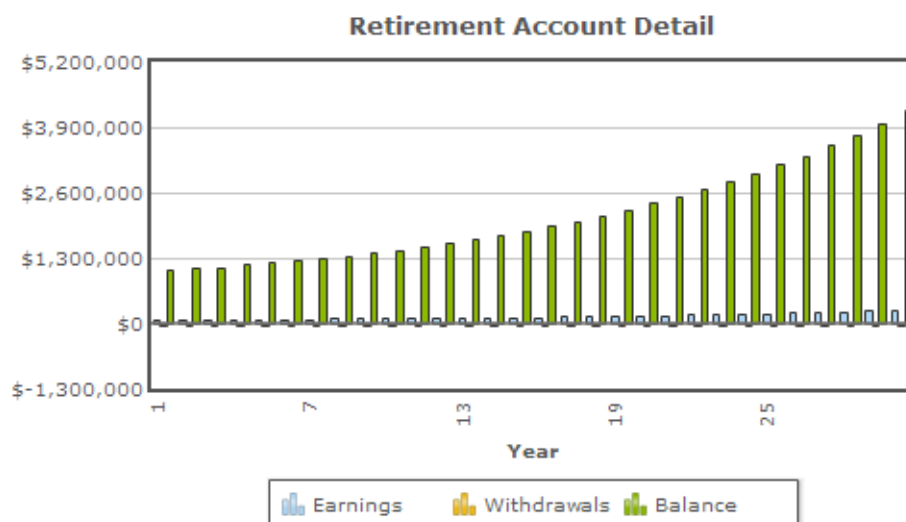
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

## SUMMARY OF INPUT

Monthly income needed (before-tax)	\$4,400	Annual increases (if any)	0.00%
Monthly Social Security income	\$1,786	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	\$1,009,836	Annual before-tax return	6.00%
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 @ 6.00%	Needed Withdrawals	End Balance
1	\$52,800	\$21,729	\$31,071	\$1,009,836	\$61,412	\$-31,071	\$1,040,177
2	52,800	22,390	30,410	1,040,177	63,302	-30,410	1,073,070
3	52,800	23,071	29,729	1,073,070	65,350	-29,729	1,108,690
4	52,800	23,773	29,027	1,108,690	67,566	-29,027	1,147,230
5	52,800	24,496	28,304	1,147,230	69,963	-28,304	1,188,889
6	52,800	25,241	27,559	1,188,889	72,554	-27,559	1,233,883
7	52,800	26,009	26,791	1,233,883	75,350	-26,791	1,282,442
8	52,800	26,800	26,000	1,282,442	78,367	-26,000	1,334,809
9	52,800	27,615	25,185	1,334,809	81,620	-25,185	1,391,243
10	52,800	28,455	24,345	1,391,243	85,124	-24,345	1,452,022

11	52,800	29,320	23,480	1,452,022	88,896	-23,480	1,517,439
12	52,800	30,212	22,588	1,517,439	92,956	-22,588	1,587,807
13	52,800	31,131	21,669	1,587,807	97,322	-21,669	1,663,460
14	52,800	32,078	20,722	1,663,460	102,014	-20,722	1,744,752
15	52,800	33,054	19,746	1,744,752	107,055	-19,746	1,832,061
16	52,800	34,059	18,741	1,832,061	112,468	-18,741	1,925,788
17	52,800	35,095	17,705	1,925,788	118,278	-17,705	2,026,361
18	52,800	36,162	16,638	2,026,361	124,511	-16,638	2,134,234
19	52,800	37,262	15,538	2,134,234	131,195	-15,538	2,249,891
20	52,800	38,396	14,404	2,249,891	138,360	-14,404	2,373,846
21	52,800	39,563	13,237	2,373,846	146,037	-13,237	2,506,647
22	52,800	40,767	12,033	2,506,647	154,262	-12,033	2,648,876
23	52,800	42,007	10,793	2,648,876	163,069	-10,793	2,801,151
24	52,800	43,284	9,516	2,801,151	172,496	-9,516	2,964,132
25	52,800	44,601	8,199	2,964,132	182,585	-8,199	3,138,518
26	52,800	45,958	6,842	3,138,518	193,379	-6,842	3,325,054
27	52,800	47,355	5,445	3,325,054	204,923	-5,445	3,524,533
28	52,800	48,796	4,004	3,524,533	217,266	-4,004	3,737,794
29	52,800	50,280	2,520	3,737,794	230,461	-2,520	3,965,735
30	\$52,800	\$51,809	\$991	\$3,965,735	\$244,562	\$-991	\$4,209,307

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