

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

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## INTRODUCTION

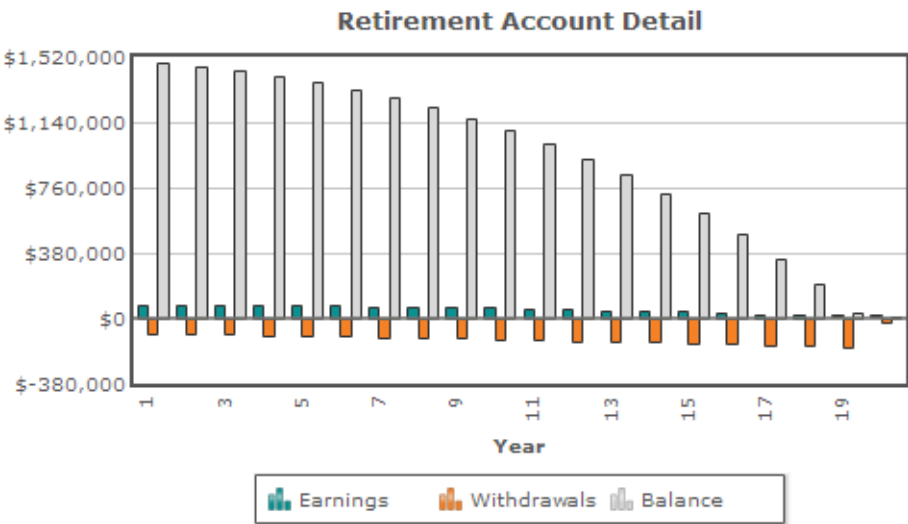
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

## SUMMARY OF INPUT

Monthly income needed (before-tax)	\$11,000	Annual increases (if any)	3.00%
Monthly Social Security income	\$1,900	Annual Social Security increases	1.00%
Monthly pension income	\$30	Annual pension increases (if any)	0.00%
Monthly other income	\$1,500	Annual other income increases (if any)	3.00%
Current account balance	\$1,500,000	Annual before-tax return	5.00%
Desired amortization schedule	Yearly		

## ANALYSIS

Your retirement funds may supplement your fixed income receipts (such as Social Security, company pension, and other fixed income) approximately 19.2 years with systematic withdrawals totaling \$2,457,586 .



Year	Desired Income	Fixed Income	Shortfall	Beginning Balance	Earnings @ 5.00%	Needed Withdrawals	End Balance
1	\$133,830	\$41,514	\$92,316	\$1,500,000	\$74,611	-\$92,316	\$1,482,295
2	137,901	42,300	95,601	1,482,295	73,630	-95,601	1,460,324
3	142,095	43,104	98,991	1,460,324	72,427	-98,991	1,433,760
4	146,417	43,928	102,489	1,433,760	70,987	-102,489	1,402,258
5	150,871	44,772	106,098	1,402,258	69,292	-106,098	1,365,452
6	155,459	45,638	109,822	1,365,452	67,323	-109,822	1,322,953
7	160,188	46,524	113,664	1,322,953	65,060	-113,664	1,274,350

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	47,433	117,627	1,274,350	62,482	-117,627	1,219,204
9	170,081	48,364	121,716	1,219,204	59,566	-121,716	1,157,054
10	175,254	49,319	125,935	1,157,054	56,289	-125,935	1,087,408
11	180,584	50,298	130,286	1,087,408	52,625	-130,286	1,009,746
12	186,077	51,301	134,776	1,009,746	48,548	-134,776	923,519
13	191,737	52,330	139,407	923,519	44,029	-139,407	828,141
14	197,568	53,384	144,184	828,141	39,039	-144,184	722,996
15	203,578	54,466	149,112	722,996	33,546	-149,112	607,430
16	209,770	55,575	154,195	607,430	27,516	-154,195	480,751
17	216,150	56,712	159,438	480,751	20,914	-159,438	342,227
18	222,724	57,879	164,846	342,227	13,702	-164,846	191,083
19	229,499	59,075	170,424	191,083	5,840	-170,424	26,499
20	\$38,923	\$9,964	\$28,958	\$26,499	\$161	\$-26,660	\$0

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