

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

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INTRODUCTION

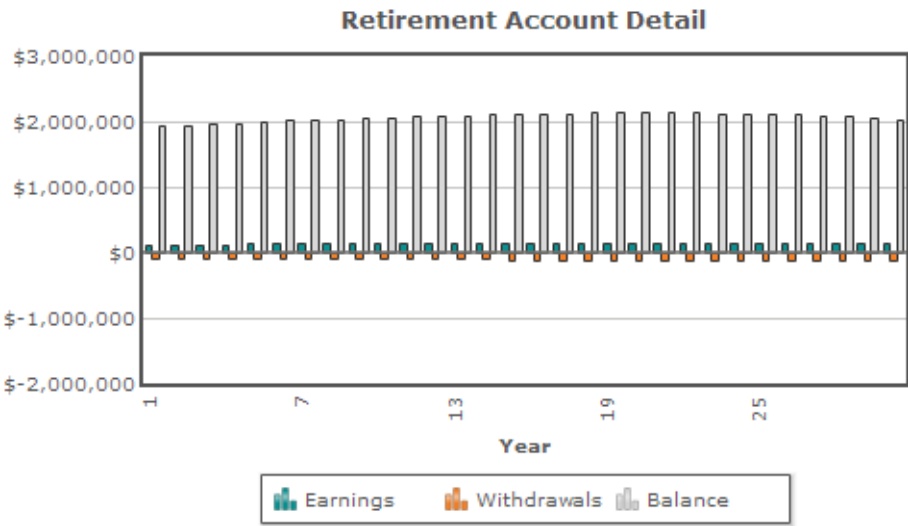
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$12,000	Annual increases (if any)	2.00%
Monthly Social Security income	\$4,000	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	\$1,900,000	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	\$145,327	\$48,666	\$96,662	\$1,900,000	\$114,492	\$-96,662	\$1,917,830
2	148,261	50,146	98,115	1,917,830	115,551	-98,115	1,935,267
3	151,253	51,671	99,582	1,935,267	116,586	-99,582	1,952,270
4	154,306	53,243	101,064	1,952,270	117,593	-101,064	1,968,800
5	157,421	54,862	102,559	1,968,800	118,571	-102,559	1,984,812
6	160,598	56,531	104,068	1,984,812	119,516	-104,068	2,000,261
7	163,840	58,250	105,590	2,000,261	120,427	-105,590	2,015,098

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	167,147	60,022	107,125	2,015,098	121,299	-107,125	2,029,273
9	170,521	61,847	108,673	2,029,273	122,130	-108,673	2,042,730
10	173,962	63,729	110,234	2,042,730	122,917	-110,234	2,055,413
11	177,474	65,667	111,807	2,055,413	123,655	-111,807	2,067,261
12	181,056	67,664	113,392	2,067,261	124,341	-113,392	2,078,211
13	184,710	69,722	114,988	2,078,211	124,972	-114,988	2,088,195
14	188,439	71,843	116,596	2,088,195	125,543	-116,596	2,097,142
15	192,242	74,028	118,214	2,097,142	126,050	-118,214	2,104,978
16	196,122	76,280	119,843	2,104,978	126,488	-119,843	2,111,623
17	200,081	78,600	121,481	2,111,623	126,852	-121,481	2,116,994
18	204,120	80,991	123,129	2,116,994	127,137	-123,129	2,121,002
19	208,240	83,454	124,785	2,121,002	127,338	-124,785	2,123,554
20	212,443	85,992	126,450	2,123,554	127,449	-126,450	2,124,553
21	216,731	88,608	128,123	2,124,553	127,464	-128,123	2,123,893
22	221,105	91,303	129,802	2,123,893	127,376	-129,802	2,121,467
23	225,568	94,080	131,488	2,121,467	127,179	-131,488	2,117,158
24	230,121	96,942	133,179	2,117,158	126,866	-133,179	2,110,845
25	234,766	99,890	134,876	2,110,845	126,429	-134,876	2,102,398
26	239,505	102,929	136,576	2,102,398	125,861	-136,576	2,091,683
27	244,339	106,059	138,280	2,091,683	125,152	-138,280	2,078,556
28	249,271	109,285	139,986	2,078,556	124,295	-139,986	2,062,865
29	254,302	112,609	141,693	2,062,865	123,279	-141,693	2,044,452
30	\$259,435	\$116,034	\$143,401	\$2,044,452	\$122,096	\$-143,401	\$2,023,147

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