

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

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INTRODUCTION

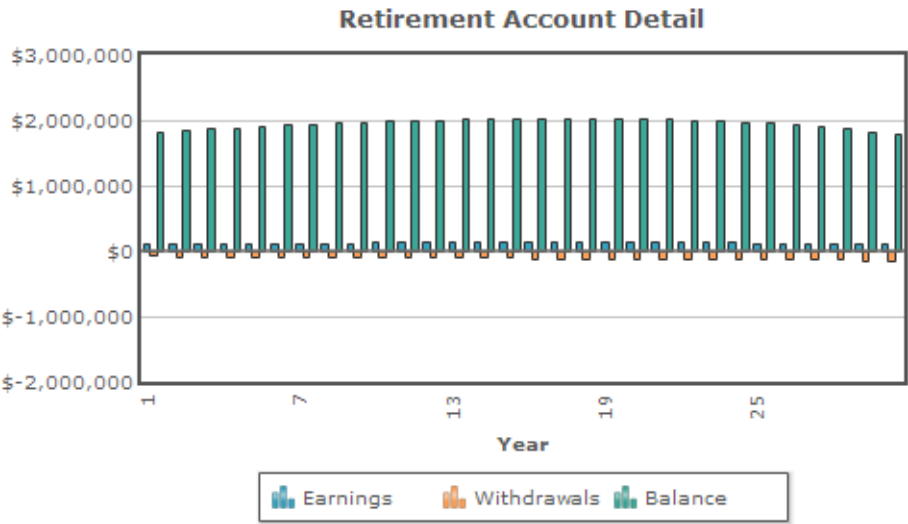
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$13,500	Annual increases (if any)	2.00%
Monthly Social Security income	\$3,900	Annual Social Security increases	3.00%
Monthly pension income	\$2,377	Annual pension increases (if any)	0.00%
Monthly other income	\$0	Annual other income increases (if any)	3.00%
Current account balance	\$1,800,000	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	\$163,493	\$75,973	\$87,520	\$1,800,000	\$108,582	\$-87,520	\$1,821,062
2	166,793	77,416	89,377	1,821,062	109,829	-89,377	1,841,514
3	170,160	78,903	91,257	1,841,514	111,038	-91,257	1,861,295
4	173,594	80,436	93,159	1,861,295	112,205	-93,159	1,880,342
5	177,098	82,014	95,084	1,880,342	113,326	-95,084	1,898,584
6	180,673	83,641	97,032	1,898,584	114,397	-97,032	1,915,950
7	184,320	85,318	99,002	1,915,950	115,413	-99,002	1,932,361
8	188,040	87,045	100,995	1,932,361	116,370	-100,995	1,947,736
9	191,836	88,825	103,010	1,947,736	117,262	-103,010	1,961,988
10	195,708	90,659	105,048	1,961,988	118,084	-105,048	1,975,024
11	199,658	92,549	107,109	1,975,024	118,831	-107,109	1,986,746
12	203,688	94,497	109,191	1,986,746	119,495	-109,191	1,997,050
13	207,799	96,503	111,296	1,997,050	120,072	-111,296	2,005,826

14	211,993	98,571	113,422	2,005,826	120,554	-113,422	2,012,958
15	216,272	100,702	115,571	2,012,958	120,934	-115,571	2,018,321
16	220,638	102,897	117,741	2,018,321	121,204	-117,741	2,021,785
17	225,091	105,159	119,932	2,021,785	121,357	-119,932	2,023,209
18	229,634	107,490	122,145	2,023,209	121,383	-122,145	2,022,447
19	234,270	109,892	124,378	2,022,447	121,274	-124,378	2,019,343
20	238,998	112,367	126,631	2,019,343	121,019	-126,631	2,013,731
21	243,822	114,917	128,905	2,013,731	120,609	-128,905	2,005,435
22	248,744	117,545	131,199	2,005,435	120,034	-131,199	1,994,270
23	253,764	120,252	133,512	1,994,270	119,281	-133,512	1,980,038
24	258,886	123,042	135,844	1,980,038	118,338	-135,844	1,962,532
25	264,112	125,917	138,195	1,962,532	117,192	-138,195	1,941,530
26	269,443	128,879	140,563	1,941,530	115,831	-140,563	1,916,797
27	274,881	131,932	142,949	1,916,797	114,239	-142,949	1,888,086
28	280,430	135,077	145,353	1,888,086	112,401	-145,353	1,855,134
29	286,090	138,318	147,772	1,855,134	110,301	-147,772	1,817,663
30	\$291,864	\$141,657	\$150,207	\$1,817,663	\$107,922	\$-150,207	\$1,775,378

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 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 is for illustrative purposes only. Your results may vary.

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