

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

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INTRODUCTION

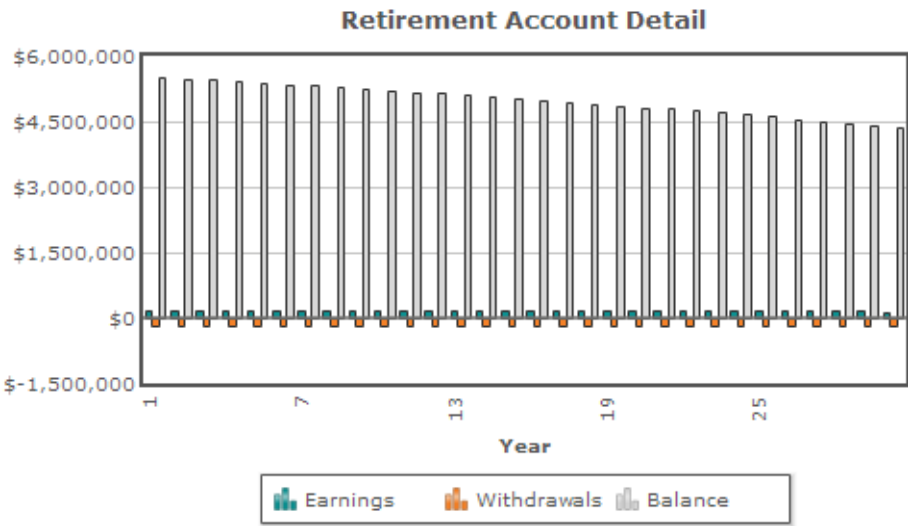
Due to increasing life expectancies, many are running into the problem of outlasting their savings. Use this calculator to help determine when your retirement savings account may be depleted given a specified monthly income target. You may currently be in receipt of a company pension or other fixed income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

SUMMARY OF INPUT

Monthly income needed (before-tax)	\$20,000	Annual increases (if any)	0.00%
Monthly Social Security income	\$0	Annual Social Security increases	1.00%
Monthly pension income	\$3,674	Annual pension increases (if any)	1.00%
Monthly other income	\$0	Annual other income increases (if any)	0.00%
Current account balance	\$5,521,000	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	\$240,000	\$44,291	\$195,709	\$5,521,000	\$165,212	\$-195,709	\$5,490,502
2	240,000	44,736	195,264	5,490,502	164,290	-195,264	5,459,528
3	240,000	45,185	194,815	5,459,528	163,354	-194,815	5,428,068
4	240,000	45,639	194,361	5,428,068	162,404	-194,361	5,396,111
5	240,000	46,097	193,903	5,396,111	161,438	-193,903	5,363,646
6	240,000	46,560	193,440	5,363,646	160,457	-193,440	5,330,664
7	240,000	47,028	192,972	5,330,664	159,460	-192,972	5,297,153

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	240,000	47,501	192,499	5,297,153	158,448	-192,499	5,263,101
9	240,000	47,978	192,022	5,263,101	157,419	-192,022	5,228,498
10	240,000	48,460	191,540	5,228,498	156,373	-191,540	5,193,330
11	240,000	48,947	191,053	5,193,330	155,310	-191,053	5,157,587
12	240,000	49,438	190,562	5,157,587	154,230	-190,562	5,121,255
13	240,000	49,935	190,065	5,121,255	153,131	-190,065	5,084,321
14	240,000	50,437	189,563	5,084,321	152,015	-189,563	5,046,773
15	240,000	50,943	189,057	5,046,773	150,880	-189,057	5,008,596
16	240,000	51,455	188,545	5,008,596	149,726	-188,545	4,969,777
17	240,000	51,972	188,028	4,969,777	148,552	-188,028	4,930,301
18	240,000	52,494	187,506	4,930,301	147,359	-187,506	4,890,154
19	240,000	53,022	186,978	4,890,154	146,145	-186,978	4,849,320
20	240,000	53,554	186,446	4,849,320	144,910	-186,446	4,807,785
21	240,000	54,092	185,908	4,807,785	143,654	-185,908	4,765,531
22	240,000	54,636	185,364	4,765,531	142,377	-185,364	4,722,544
23	240,000	55,184	184,816	4,722,544	141,077	-184,816	4,678,805
24	240,000	55,739	184,261	4,678,805	139,754	-184,261	4,634,298
25	240,000	56,299	183,701	4,634,298	138,408	-183,701	4,589,005
26	240,000	56,864	183,136	4,589,005	137,038	-183,136	4,542,907
27	240,000	57,436	182,564	4,542,907	135,644	-182,564	4,495,987
28	240,000	58,013	181,987	4,495,987	134,225	-181,987	4,448,225
29	240,000	58,595	181,405	4,448,225	132,780	-181,405	4,399,601
30	\$240,000	\$59,184	\$180,816	\$4,399,601	\$131,310	\$-180,816	\$4,350,094

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