

HOW MUCH INCOME WILL YOUR "NEST EGG" PRODUCE

1. Amount currently in retirement "Nest Egg"
(Income producing assets)
2. Annual income needed to live desired life style
3. Less fixed sources of annual retirement income:
- Pension Income: \$ _____ \
- Social Security Income: \$ _____ >
- Other: _____ \$ _____ /
4. Balance needed from retirement "Nest Egg"
5. Withdrawal from "Nest Egg" as a percentage of the current fund:
- DIVIDED BY EQUALS %
- (Line 4) (Line 1)
6. Average rate of return on the "Nest Egg" %

% on Line 5	HOW LONG THE "NEST EGG" WILL LAST											
	Percentage rate of return on investment (Line 6)											
	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
25%	5	5	5	5	5	5	5	5	6	6	6	6
24%	5	5	5	5	5	5	5	6	6	6	6	7
23%	5	5	5	5	5	6	6	6	6	7	7	7
22%	5	5	5	5	6	6	6	6	7	7	7	8
21%	6	6	6	6	6	6	6	7	7	7	8	8
20%	6	6	6	6	6	7	7	7	8	8	9	9
19%	6	7	7	7	7	7	7	8	8	9	9	10
18%	7	7	7	7	7	8	8	9	9	10	10	11
17%	7	7	7	7	8	8	9	9	10	11	12	13
16%	8	8	8	8	9	9	10	10	11	12	14	16
15%	8	8	8	9	9	10	11	12	13	14	16	21
14%	9	9	9	10	10	11	12	13	15	17	22	
13%	9	10	10	11	11	12	14	15	18	23		
12%	10	11	11	12	13	14	16	19	24			
11%	11	12	12	14	15	17	20	25				
10%	13	14	14	16	18	21	27					
9%	14	15	17	19	22	29						
8%	16	18	20	24	31							
7%	19	22	26	33								
6%	24	29	37									
5%	31	42										
4%	47											
3%												

THE PLACE WHERE THE TWO COLUMNS INTERSECT INDICATES THE NUMBER OF YEARS THE FUND WILL LAST

(The fund would not be consumed in this lower area because the annual rate of return exceeds the annual rate of withdrawal.)