

## HOW LONG WILL YOUR ACCUMULATED RETIREMENT PLAN LAST?

Once you begin to receive payment on your IRA (or Keogh or other retirement plan), the time it will last depends on:

1. Payout rate
2. Earnings on your investment

The following table shows how long your money will last given a payout rate and an earnings rate.

Example:

1. If payout rate is 12% and earnings is 10%, your money will last for 18 years.
2. If payout rate is 15% and earnings is 12%, your money will last for 13.5 years.
3. If earnings rate is equal to or greater than payout rate, money can last indefinitely.

		<b>NUMBER OF YEARS MONEY WILL LAST</b>																
<b>% P A Y O U T  R A T E</b>	<b>1</b>																	
	<b>2</b>	69.4																
	<b>3</b>	40.6	55.0															
	<b>4</b>	28.8	34.7	46.3														
	<b>5</b>	22.3	25.6	30.6	40.3													
	<b>6</b>	18.2	20.3	23.2	27.6	35.9												
	<b>7</b>	15.5	16.9	18.7	21.2	25.2	32.6											
	<b>8</b>	13.4	14.4	15.7	17.4	19.7	23.2	29.8										
	<b>9</b>	11.8	12.6	13.6	14.7	16.3	18.4	21.6	27.6									
	<b>10</b>	10.6	11.2	11.9	12.8	13.9	15.3	17.2	20.2	25.7								
	<b>11</b>	9.6	10.1	10.7	11.3	12.2	13.2	14.5	16.3	19.1	24.1							
	<b>12</b>	8.7	9.2	9.7	10.2	10.8	11.6	12.6	13.8	15.5	18.0	22.7						
	<b>13</b>	8.1	8.4	8.8	9.2	9.7	10.4	11.1	12.0	13.2	14.7	17.2	21.5					
	<b>14</b>	7.4	7.8	8.1	8.5	8.9	9.4	10.0	10.7	11.5	12.6	14.1	16.3	20.4				
	<b>15</b>	6.9	7.2	7.5	7.8	8.2	8.6	9.1	9.6	10.2	11.1	12.1	13.5	15.6	19.5			
	<b>16</b>	6.5	6.7	7.0	7.2	7.6	7.9	8.2	8.7	9.2	9.9	10.7	11.7	13.2	15.0	18.7		
	<b>17</b>	6.1	6.3	6.5	6.8	7.0	7.3	7.7	8.0	8.4	8.9	9.6	10.5	11.2	12.5	14.4		
	<b>18</b>	5.7	5.9	6.2	6.3	6.6	6.8	7.1	7.4	7.7	8.2	8.7	9.2	9.9	10.8	12.1		
	<b>19</b>	5.4	5.6	5.7	6.0	6.2	6.4	6.7	6.9	7.2	7.6	7.9	8.4	8.9	9.7	10.5		
	<b>20</b>	5.2	5.3	5.5	5.7	5.8	6.0	6.2	6.4	6.7	7.0	7.3	7.7	8.2	8.7	9.3		
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>			
		<b>% EARNINGS ON INVESTMENT</b>																