

689 Rivendell Blvd
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Withdrawal Schedule

Retire in 1 years
 Spend 38 years in retirement
 Amount Needed at Time of Retirement = \$ 1,168,944.96
 Annual Interest Rate = 5% (compounded Annually)
 Annual Inflation Rate = 0%

Amount Withdrawn (at the beginning of) each Year = \$ 66,000.00 (in today's dollars -2011)

Year	Beginning Balance	Withdrawal Amount	Earnings	Remaining
2012	1,168,944.96	66,000.00	55,147.25	1,158,092.21
2013	1,158,092.21	66,000.00	54,604.61	1,146,696.82
2014	1,146,696.82			
2015	1,134,731.66			
2016	1,122,168.24	66,000.00	52,808.41	1,108,976.65
2017	1,108,976.65	66,000.00	52,148.83	1,095,125.49
2018	1,095,125.49	66,000.00	51,456.27	1,080,581.76
2019	1,080,581.76	66,000.00	50,729.09	1,065,310.85
2020	1,065,310.85	66,000.00	49,965.54	1,049,276.39
2021	1,049,276.39	66,000.00	49,163.82	1,032,440.21
2022	1,032,440.21	66,000.00	48,322.01	1,014,762.22
2023	1,014,762.22	66,000.00	47,438.11	996,200.33
2024	996,200.33	66,000.00	46,510.02	976,710.35
2025	976,710.35			
2026	956,245.87			
2027	934,758.16	66,000.00	43,437.91	912,196.07
2028	912,196.07	66,000.00	42,309.80	888,505.87
2029	888,505.87			
2030	863,631.17			
2031	837,512.72	66,000.00	38,575.64	810,088.36
2032	810,088.36	66,000.00	37,204.42	781,292.78
2033	781,292.78			
2034	751,057.42			
2035	719,310.29	66,000.00	32,665.51	685,975.80
2036	685,975.80			
2037	650,974.59			
2038	614,223.32	66,000.00	27,411.17	575,634.49
2039	575,634.49			
2040	535,116.21			
2041	492,572.02	66,000.00	21,528.00	447,900.02
2042	447,900.62	66,000.00	19,095.03	400,995.66
2043	400,995.66	66,000.00	16,749.78	351,745.44
2044	351,745.44			
2045	300,032.71			
2046	245,734.35	66,000.00	8,980.72	188,721.06
2047	188,721.06	66,000.00	6,136.05	128,857.12
2048	128,857.12	66,000.00	3,142.86	65,999.97
2049	65,999.97	65,999.97	.0	.0

← FEGLI BASIC 182,000 TO AGE 66 \$59/MTH
 \$45,000 FOR LIFE

← \$400,000 OLD 30 YR TERM TO AGE 73
 \$90 / MONTH KEEP

← \$100,000 OLD 30 YR TERM TO AGE 75
 \$35 / MONTH REPLACE

← \$100,000 NEW 25 YR TERM TO AGE 79
 Preferred Plus \$53.73 Preferred \$57.58

← \$200,000 NEW 25YR TERM TO AGE 79
 Preferred Plus \$73.50 Preferred \$90.83

← \$250,000 NEW 30 YR TERM TO AGE 84
 Preferred Plus \$128.45 Preferred \$156.45

← \$450,000 NEW GUARANTEED UL TO AGE 95
 Preferred Plus \$346.17 Preferred \$387.81

← \$450,000 NEW GUARANTEED UL TO AGE 100
 Preferred Plus \$389.47 Preferred \$421.41

combine

AGE 66

AGE 73

AGE 75

AGE 79

AGE 84

AGE 95

AGE 100

Totals

\$2,507,999.97

\$1,339,055.01

Mark's Retirement Age 55		
	Preferred Plus	Preferred
Survivor Spouse Cost	\$977	\$977
Total Replacement Cost	<u>\$638</u>	<u>\$725</u>
Total Monthly Savings	\$339	\$252

Total Cost	Age 65	Age 70	Age 75	Age 80
SSB Cost	\$128,628	\$203,364	\$286,032	\$377,448
Age 54 Pref +	<u>\$ 84,216</u>	<u>\$122,496</u>	<u>\$158,616</u>	<u>\$190,621</u>
Savings	\$ 44,412	\$ 80,868	\$127,416	\$186,827

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