Our calculator considers many possible futures. In some, you will earn higher returns, in others lower. In some the higher returns may come when you have more invested which is good. Perhaps you will be unlucky and experience a bear market when you have a lot of money and have just retired. That's not good. We offer you the opportunity to model different futures to access the probability of your financial success.

 Besides considering the uncertainty associated with market volatility, you have the option to incorporate the uncertainty related to how long you (and your spouse/partner) will live.

**Description**[?](file:///C:\Users\xer09\OneDrive\aasim\website\screentip%20Simulator%20Calculator%20Form1%20Description.htm): Click or tap here to enter text.

**Return Generator Method**:

Choose an item.

How should the calculator determine the rates of return?

**Statistical** causes the system to generate lognormally distributed random returns.

**Historical Random** randomly draws rates of returns and inflation using historical data.

**Chronological** is not random. You can think of this method as taking you back in time. This is used to see how long the money will last using history as a guide.

*Check box*. This will return "S", "H", or "C" depending on the user input.