15

When you retire, you need at least $2,000/month or $24,000/year to survive

interest = 0

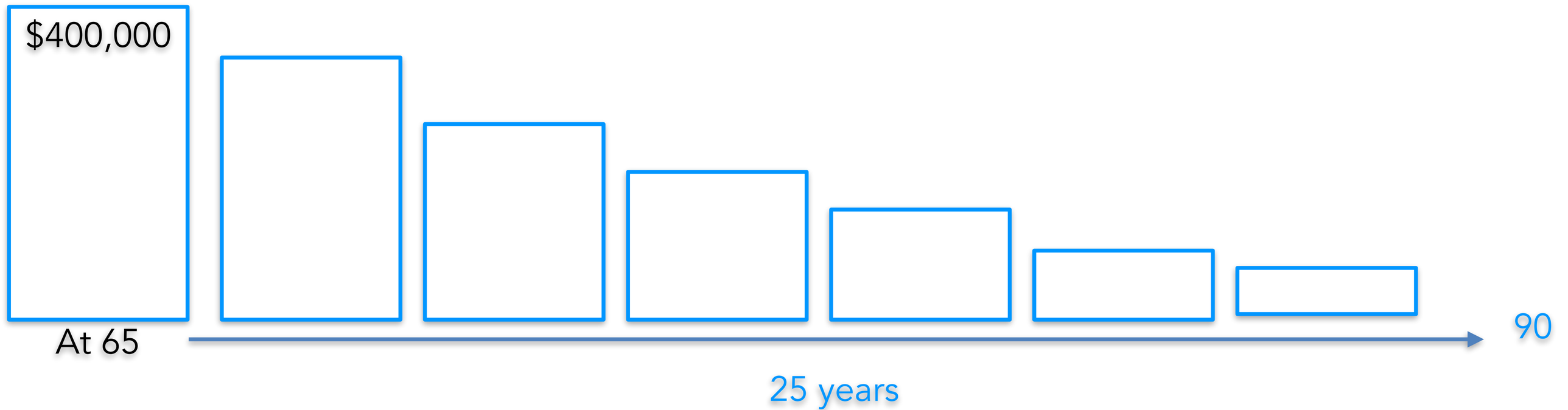
13 years
At 65
78

At 65
25 years
90

interest= inflation

16 years
At 65
81

interest = inflation + 3%


$400,000
At 65
90
25 years

22 years
At 65
86

interest = inflation + **4**%

If you earn zero interest, your savings will last only 13 years…

If you earn interest = inflation, your savings will last only 16 years...

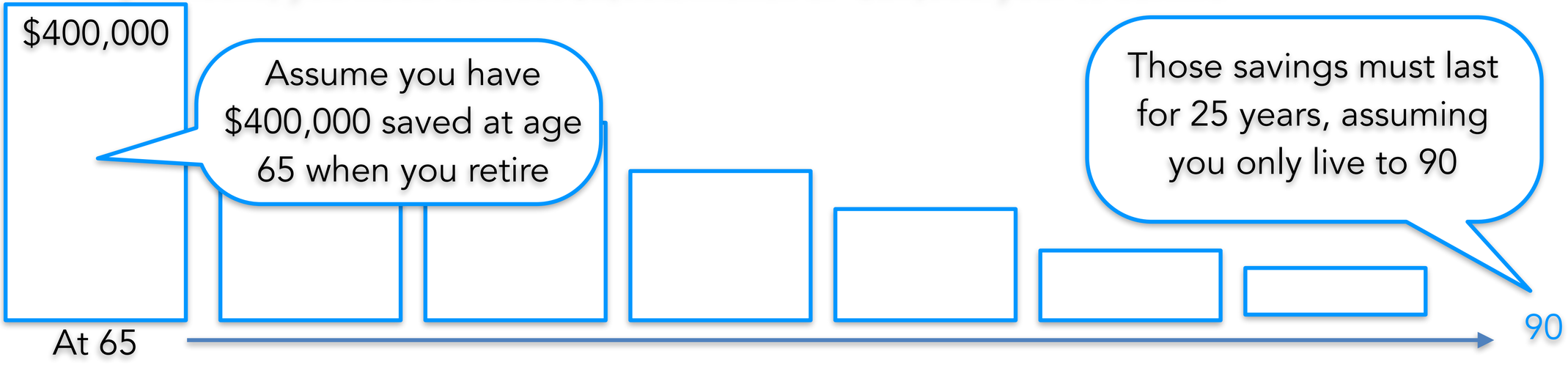
If you earn interest = inflation +3%, your savings will last only 22 years…

If you earn interest = **inflation + 4%**, your savings will last exactly 25 years…

Assume you have $400,000 saved at age 65 when you retire

Those savings must last for 25 years, assuming you only live to 90

When you retire, you need at least $2,000/month or $24,000/year to survive



interest = 0

interest= inflation

interest = inflation + 3%

interest = inflation + **4**%

If you earn interest = **inflation + 4%**, your savings will last exactly 25 years…