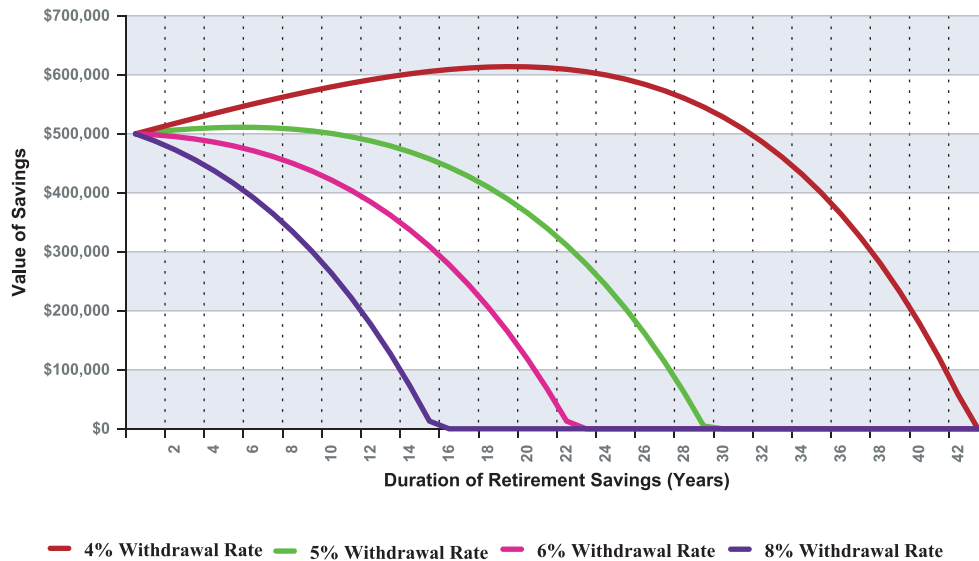


Retirement Savings at Various Withdrawal Rates

5WRTWTHL



This chart shows how long your retirement savings will last at a 4%, 5%, 6%, and 8% withdrawal rate. The chart assumes \$500,000 in savings at retirement, a 3% annual inflation rate, and a 6% annual rate of return.

Source: ChartSource, Standard & Poor's Financial Communications.