

How Long Will Your Money Last?

Understanding Your Retirement Income Potential



HENDERSON
BROTHERS[®]
FINANCIAL PARTNERS

Your retirement savings balance is only part of the picture. Understanding how that balance may translate into monthly income can help put your retirement savings goal into perspective.

Turning Retirement Savings Into Income

How much monthly income could your retirement savings potentially provide? The answer depends, in part, on how long your savings need to last.

Hypothetical Monthly Retirement Income

Retirement Savings	10 Years ¹	20 Years ¹	Lifetime (Individual & Spouse) ²
\$100,000	\$986/mo.	\$578/mo.	\$349/mo.
\$250,000	\$2,465/mo.	\$1,446/mo.	\$872/mo.
\$500,000	\$4,930/mo.	\$2,891/mo.	\$1,745/mo.
\$750,000	\$7,395/mo.	\$4,337/mo.	\$2,617/mo.

Monthly income amounts are hypothetical and do not project the performance of any specific investment or insurance product.

¹ Payment increases 2% annually to help offset the effects of inflation. Illustrative amounts are based on a 3.5% interest rate.

² Lifetime payments assume a retirement age of 65, two lives, a 100% joint-and-survivor benefit and a 3% COLA. The original source attributes lifetime analytics to MassMutual.

Why the Timeframe Matters

How long your savings need to last can make a significant difference in the amount of monthly income they may provide.

Shorter Timeframe



Generally provides a **higher monthly income** but may increase the risk of outliving your savings.

Longer Timeframe



Generally provides a **lower monthly income** with savings distributed over more years.

What Can Affect Your Retirement Income?

1

Retirement Timing

When you retire and begin taking withdrawals can influence how long your savings need to last.

2

Investment Performance

Actual investment returns will vary and may affect both your account value and future withdrawals.

3

Inflation

Higher costs over time can reduce the purchasing power of your retirement income.

4

Withdrawals

How much you take from your account can affect how quickly your savings are depleted.

Plan With the Bigger Picture in Mind

Consider these questions as you prepare for retirement:

- ✓ When do you expect to retire?
- ✓ What expenses may continue in retirement?
- ✓ How much income may need to come from your retirement savings?
- ✓ How long may your retirement savings need to support you?

Experience the Power of Partnership

Questions about making your retirement savings last? Contact your Henderson Brothers Financial Partners consultant today.



Leanne Borgan

Senior Education Consultant
Henderson Brothers Financial Partners

☎ 412-754-3187

✉ lborgan@hbfp1893.com

Schedule a
1-1 meeting:



Source:

1. RPAG Resource Center "Financial Wellness 101 – How Long Will Your Money Last?" (login required via <https://app.rpag.com/pmprichui/login>).

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own, separate from this educational material. Asset allocation does not ensure a profit or protect against a loss.

Securities offered through LPL Financial, Member FINRA/SIPC Investment advisory services offered through Henderson Brothers Financial Partners, LLC, a registered investment advisor and separate entity from LPL Financial. Henderson Brothers Financial Partners and LPL Financial are not affiliated with any other referenced entity.

Investment advisory services offered through Henderson Brothers Financial Partners LLC ("HBFP"), an SEC registered investment advisor, provided only with signed investment advisory agreement. Registration does not imply a certain level of skill or training. For more information about HBFP, or to receive a copy of disclosure Form ADV contact us or visit www.hbfp1893.com or <https://adviserinfo.sec.gov/firm/summary/33373>.

© 2026 Henderson Brothers, Inc. All rights reserved