

Capital Needed to Replace Earning Power

**Of all the assets we own,
our earning power is the most valuable!**

How much capital would it take to replace your earning power?

| For each year that you need this much monthly retirement income: | This is the amount of capital required to provide that monthly income, assuming your capital earns an annual interest rate of: | | | |
|--|--|------------|-----------|-----------|
| | 4% | 6% | 8% | 10% |
| \$ 500 | \$ 150,000 | \$ 100,000 | \$ 75,000 | \$ 60,000 |
| 1,000 | 300,000 | 200,000 | 150,000 | 120,000 |
| 1,500 | 450,000 | 300,000 | 225,000 | 180,000 |
| 2,000 | 600,000 | 400,000 | 300,000 | 240,000 |
| 3,000 | 900,000 | 600,000 | 450,000 | 360,000 |
| 4,000 | 1,200,000 | 800,000 | 600,000 | 480,000 |
| 5,000 | 1,500,000 | 1,000,000 | 750,000 | 600,000 |
| 10,000 | 3,000,000 | 2,000,000 | 1,500,000 | 1,200,000 |

This example is based on the capital retention method, which uses interest return only to provide income. Principal is not liquidated and remains available.

This is a hypothetical illustration only and is not indicative of any particular investment or investment performance. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included. In addition, rates of return will vary over time, particularly for long-term investments.