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"The Calculus Of Retirement Income"; Moshe A. Milevsky; Cambridge University Press; 2006; About the Author. I am a Registered Financial Consultant with 6 years experience in the financial services industry. I am trained in the financial planning process, with an emphasis in life insurance and annuity contracts. I have written for Demand Studios ...

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#### **Modeling the Human Life Cycle**

#### (Chapter 2) The Calculus ension

Simple math tells us that if she takes retirement income of \$2,853.53 a month (\$34,242.40 a year) and is earning a constant annualized return of 8% (adjusted for 3% inflation annually), her retirement income will likely last beyond 25 years in this scenario. But, what happens if she doesn't earn a constant annualized return of 8%?

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