



# NEW MATH FOR RETIREES

*The Effects of Risk on Your Retirement Accounts*

| <i>If you start with...</i> | <i>And you lose...</i> | <i>You are left with...</i> | <i>And you gain...</i> | <i>You are EVEN!</i> |
|-----------------------------|------------------------|-----------------------------|------------------------|----------------------|
| \$100,000                   | <b>10%</b>             | \$90,000                    | <b>11.1%</b>           | \$100,000            |
| \$100,000                   | <b>15%</b>             | \$85,000                    | <b>17.6%</b>           | \$100,000            |
| \$100,000                   | <b>20%</b>             | \$80,000                    | <b>25.0%</b>           | \$100,000            |
| \$100,000                   | <b>25%</b>             | \$75,000                    | <b>33.3%</b>           | \$100,000            |
| \$100,000                   | <b>30%</b>             | \$70,000                    | <b>42.9%</b>           | \$100,000            |
| \$100,000                   | <b>35%</b>             | \$65,000                    | <b>53.8%</b>           | \$100,000            |
| \$100,000                   | <b>40%</b>             | \$60,000                    | <b>66.7%</b>           | \$100,000            |
| \$100,000                   | <b>45%</b>             | \$55,000                    | <b>81.8%</b>           | \$100,000            |
| \$100,000                   | <b>50%</b>             | \$50,000                    | <b>100.0%</b>          | \$100,000            |

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