In the past few decades retirement options have become much more complex. Major investment firms have started to offer a wide variety of investment tools for retiring. People now have the choices of investing in different asset classes and multiple asset classes. Depending on how much risk one wants to take with their retirement fund, they can allocate their money accordingly. Today the Monte Carlo method helps in predicting how one should invest their money. The algebraic model is a riskless method of calculating the future value of money. A Monte Carlo model is a method for including risk which gives a distribution of the future value of money. (Received September 04, 2005)