

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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## INTRODUCTION

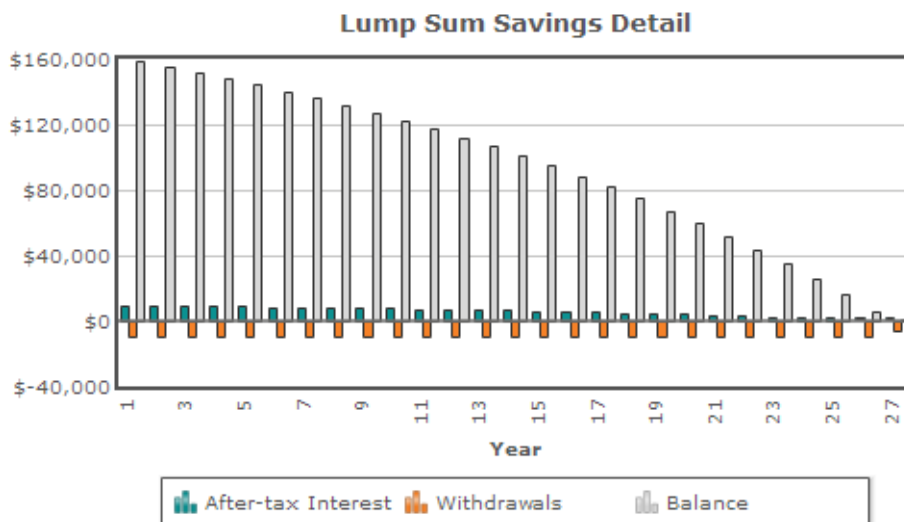
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$161,395
Proposed monthly withdrawal amounts	\$875
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.71%
Federal marginal tax bracket	20.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 27 years with systematic withdrawals totalling \$278,924.



Year	Beginning Balance	Annual Interest @ 5.71%	Taxes @ 20.00%	Withdrawals	Ending Balance
1	\$161,395	\$9,133	\$1,827	-\$10,500	\$158,201
2	158,201	8,947	1,789	-10,500	154,858
3	154,858	8,752	1,750	-10,500	151,360
4	151,360	8,548	1,710	-10,500	147,698
5	147,698	8,334	1,667	-10,500	143,865
6	143,865	8,111	1,622	-10,500	139,853
7	139,853	7,877	1,575	-10,500	135,655
8	135,655	7,632	1,526	-10,500	131,260

*This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.*

9	131,260	7,376	1,475	-10,500	126,661
10	126,661	7,107	1,421	-10,500	121,847
11	121,847	6,827	1,365	-10,500	116,808
12	116,808	6,533	1,307	-10,500	111,534
13	111,534	6,225	1,245	-10,500	106,015
14	106,015	5,903	1,181	-10,500	100,237
15	100,237	5,567	1,113	-10,500	94,191
16	94,191	5,214	1,043	-10,500	87,862
17	87,862	4,845	969	-10,500	81,238
18	81,238	4,459	892	-10,500	74,305
19	74,305	4,054	811	-10,500	67,048
20	67,048	3,631	726	-10,500	59,453
21	59,453	3,188	638	-10,500	51,504
22	51,504	2,725	545	-10,500	43,184
23	43,184	2,240	448	-10,500	34,476
24	34,476	1,732	346	-10,500	25,362
25	25,362	1,201	240	-10,500	15,822
26	15,822	644	129	-10,500	5,837
27	\$5,837	\$109	\$22	\$-5,924	\$0

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