

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

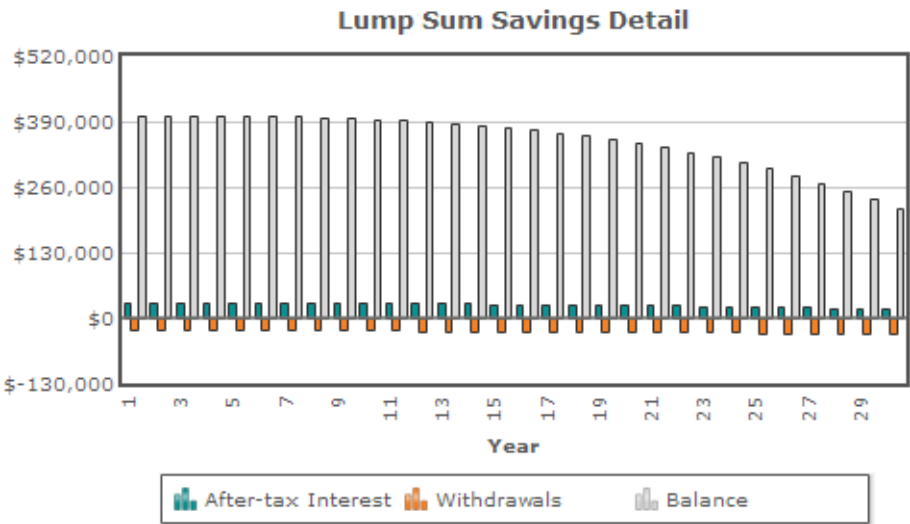
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$400,000
Proposed monthly withdrawal amounts	\$2,000
Annual withdrawal increases (if any)	1.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	12.00%
Desired table display	Yearly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$400,000	\$28,019	\$3,362	\$-24,110	\$400,546
2	400,546	28,050	3,366	-24,353	400,878
3	400,878	28,066	3,368	-24,597	400,979
4	400,979	28,065	3,368	-24,844	400,832
5	400,832	28,047	3,366	-25,094	400,419
6	400,419	28,009	3,361	-25,346	399,721
7	399,721	27,950	3,354	-25,601	398,716
8	398,716	27,869	3,344	-25,858	397,384

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	397,384	27,765	3,332	-26,118	395,699
10	395,699	27,635	3,316	-26,380	393,638
11	393,638	27,478	3,297	-26,645	391,174
12	391,174	27,292	3,275	-26,913	388,278
13	388,278	27,075	3,249	-27,183	384,921
14	384,921	26,824	3,219	-27,456	381,070
15	381,070	26,538	3,185	-27,732	376,691
16	376,691	26,213	3,146	-28,010	371,748
17	371,748	25,848	3,102	-28,292	366,203
18	366,203	25,439	3,053	-28,576	360,013
19	360,013	24,984	2,998	-28,863	353,136
20	353,136	24,480	2,938	-29,153	345,526
21	345,526	23,922	2,871	-29,446	337,131
22	337,131	23,308	2,797	-29,742	327,900
23	327,900	22,634	2,716	-30,041	317,777
24	317,777	21,895	2,627	-30,342	306,703
25	306,703	21,087	2,530	-30,647	294,612
26	294,612	20,207	2,425	-30,955	281,439
27	281,439	19,248	2,310	-31,266	267,111
28	267,111	18,206	2,185	-31,580	251,553
29	251,553	17,075	2,049	-31,897	234,681
30	\$234,681	\$15,850	\$1,902	\$-32,218	\$216,412

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