

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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## INTRODUCTION

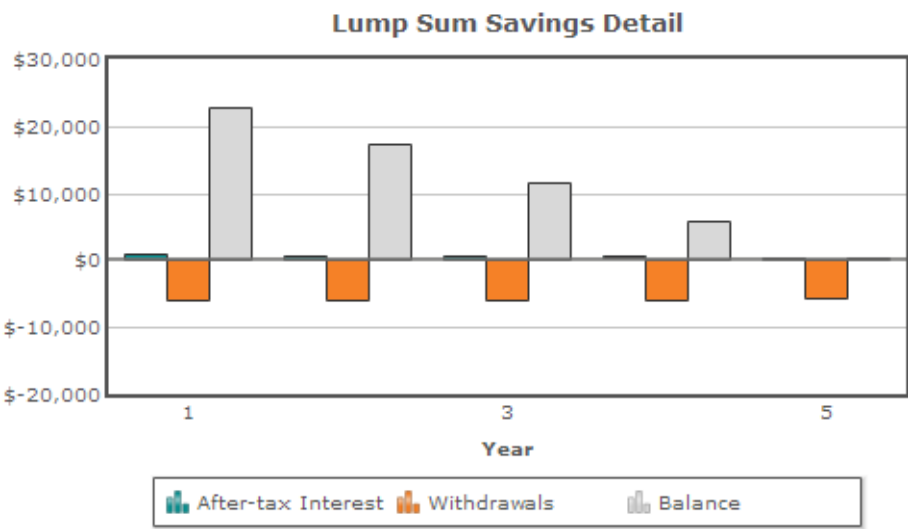
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$28,000
Proposed monthly withdrawal amounts	\$500
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	3.00%
Federal marginal tax bracket	16.00%
Desired table display	Monthly

## ANALYSIS

Your money will last approximately 5 years with systematic withdrawals totalling \$29,819.



Month	Beginning Balance	Annual Interest @ 3.00%	Taxes @ 16.00%	Withdrawals	Ending Balance
1	\$28,000	\$70	\$11	\$-500	\$27,559
2	27,559	69	11	-500	27,117
3	27,117	68	11	-500	26,674
4	26,674	67	11	-500	26,230
5	26,230	66	10	-500	25,785
6	25,785	64	10	-500	25,339
7	25,339	63	10	-500	24,892
8	24,892	62	10	-500	24,444

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	24,444	61	10	-500	23,996
10	23,996	60	10	-500	23,546
11	23,546	59	9	-500	23,096
12	23,096	58	9	-500	22,644
13	22,644	57	9	-500	22,192
14	22,192	55	9	-500	21,738
15	21,738	54	9	-500	21,284
16	21,284	53	9	-500	20,829
17	20,829	52	8	-500	20,372
18	20,372	51	8	-500	19,915
19	19,915	50	8	-500	19,457
20	19,457	49	8	-500	18,998
21	18,998	47	8	-500	18,538
22	18,538	46	7	-500	18,077
23	18,077	45	7	-500	17,615
24	17,615	44	7	-500	17,151
25	17,151	43	7	-500	16,688
26	16,688	42	7	-500	16,223
27	16,223	41	6	-500	15,757
28	15,757	39	6	-500	15,290
29	15,290	38	6	-500	14,822
30	14,822	37	6	-500	14,353
31	14,353	36	6	-500	13,883
32	13,883	35	6	-500	13,412
33	13,412	34	5	-500	12,940
34	12,940	32	5	-500	12,468
35	12,468	31	5	-500	11,994
36	11,994	30	5	-500	11,519
37	11,519	29	5	-500	11,043
38	11,043	28	4	-500	10,566
39	10,566	26	4	-500	10,089
40	10,089	25	4	-500	9,610
41	9,610	24	4	-500	9,130
42	9,130	23	4	-500	8,649
43	8,649	22	3	-500	8,167
44	8,167	20	3	-500	7,684
45	7,684	19	3	-500	7,201
46	7,201	18	3	-500	6,716
47	6,716	17	3	-500	6,230
48	6,230	16	2	-500	5,743
49	5,743	14	2	-500	5,255
50	5,255	13	2	-500	4,766
51	4,766	12	2	-500	4,276
52	4,276	11	2	-500	3,785

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53	3,785	9	2	-500	3,293
54	3,293	8	1	-500	2,800
55	2,800	7	1	-500	2,306
56	2,306	6	1	-500	1,810
57	1,810	5	1	-500	1,314
58	1,314	3	1	-500	817
59	817	2	0	-500	319
60	\$319	\$1	\$0	\$-319	\$0

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