

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



## INTRODUCTION

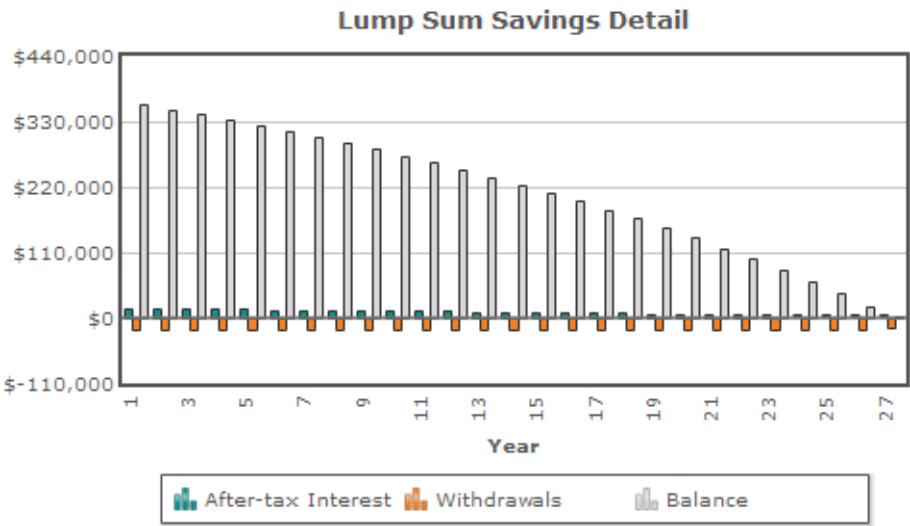
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$365,000
Proposed monthly withdrawal amounts	\$1,850
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 27 years with systematic withdrawals totalling \$595,920.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$365,000	\$14,459	\$0	\$-22,200	\$357,259
2	357,259	14,144	0	-22,200	349,203
3	349,203	13,816	0	-22,200	340,818
4	340,818	13,474	0	-22,200	332,092
5	332,092	13,118	0	-22,200	323,011
6	323,011	12,748	0	-22,200	313,559
7	313,559	12,363	0	-22,200	303,722
8	303,722	11,963	0	-22,200	293,485

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	293,485	11,545	0	-22,200	282,830
10	282,830	11,111	0	-22,200	271,742
11	271,742	10,660	0	-22,200	260,201
12	260,201	10,189	0	-22,200	248,191
13	248,191	9,700	0	-22,200	235,691
14	235,691	9,191	0	-22,200	222,682
15	222,682	8,661	0	-22,200	209,143
16	209,143	8,109	0	-22,200	195,052
17	195,052	7,535	0	-22,200	180,387
18	180,387	6,938	0	-22,200	165,125
19	165,125	6,316	0	-22,200	149,241
20	149,241	5,669	0	-22,200	132,709
21	132,709	4,995	0	-22,200	115,505
22	115,505	4,294	0	-22,200	97,599
23	97,599	3,565	0	-22,200	78,964
24	78,964	2,806	0	-22,200	59,569
25	59,569	2,015	0	-22,200	39,385
26	39,385	1,193	0	-22,200	18,378
27	\$18,378	\$343	\$0	\$-18,720	\$0

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