

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



## INTRODUCTION

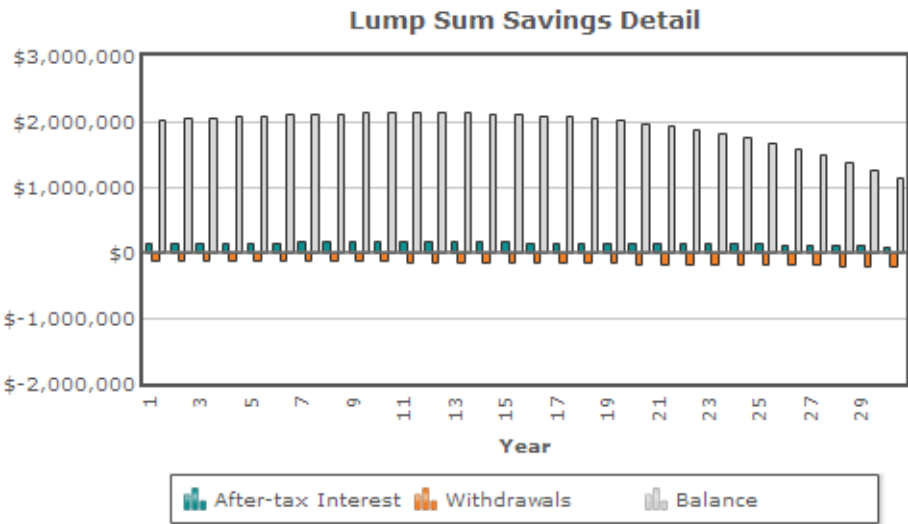
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$2,000,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

## ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$2,000,000	\$140,633	\$0	\$-121,106	\$2,019,526
2	2,019,526	141,964	0	-123,551	2,037,940
3	2,037,940	143,214	0	-126,044	2,055,110
4	2,055,110	144,373	0	-128,588	2,070,894
5	2,070,894	145,429	0	-131,184	2,085,139
6	2,085,139	146,372	0	-133,832	2,097,680
7	2,097,680	147,191	0	-136,533	2,108,338
8	2,108,338	147,872	0	-139,289	2,116,920

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	2,116,920	148,400	0	-142,100	2,123,220
10	2,123,220	148,762	0	-144,969	2,127,014
11	2,127,014	148,941	0	-147,895	2,128,061
12	2,128,061	148,920	0	-150,880	2,126,100
13	2,126,100	148,679	0	-153,925	2,120,853
14	2,120,853	148,198	0	-157,032	2,112,019
15	2,112,019	147,456	0	-160,202	2,099,274
16	2,099,274	146,429	0	-163,435	2,082,267
17	2,082,267	145,092	0	-166,734	2,060,626
18	2,060,626	143,418	0	-170,100	2,033,944
19	2,033,944	141,377	0	-173,533	2,001,789
20	2,001,789	138,939	0	-177,036	1,963,692
21	1,963,692	136,068	0	-180,609	1,919,151
22	1,919,151	132,730	0	-184,254	1,867,626
23	1,867,626	128,884	0	-187,974	1,808,536
24	1,808,536	124,488	0	-191,768	1,741,257
25	1,741,257	119,499	0	-195,638	1,665,117
26	1,665,117	113,866	0	-199,587	1,579,396
27	1,579,396	107,538	0	-203,616	1,483,318
28	1,483,318	100,458	0	-207,726	1,376,050
29	1,376,050	92,567	0	-211,918	1,256,699
30	\$1,256,699	\$83,800	\$0	\$-216,196	\$1,124,303

---

*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.*

---