

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

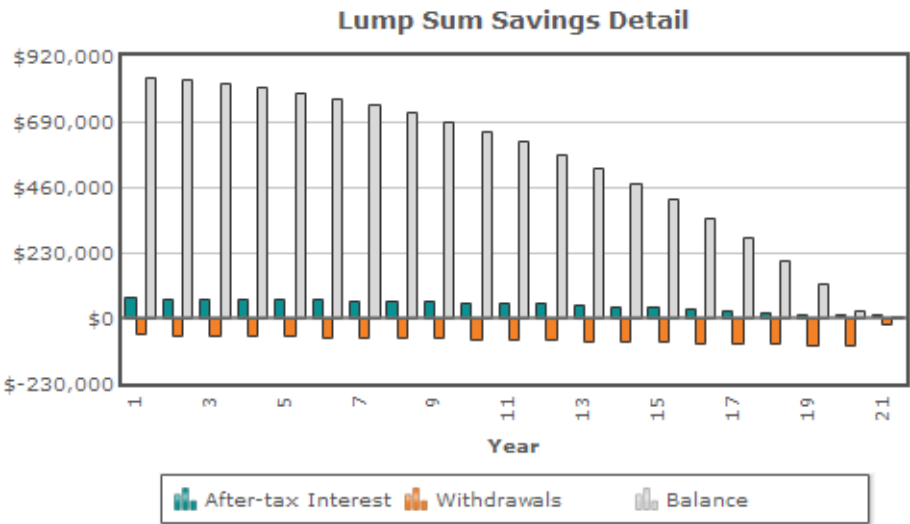
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$850,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	2.50%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 20 years with systematic withdrawals totalling \$1,579,818.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$850,000	\$5,667	\$1,247	\$-5,000	\$849,420
2	849,420	5,663	1,246	-5,010	848,827
3	848,827	5,659	1,245	-5,021	848,220
4	848,220	5,655	1,244	-5,031	847,599
5	847,599	5,651	1,243	-5,042	846,965
6	846,965	5,646	1,242	-5,052	846,317
7	846,317	5,642	1,241	-5,063	845,655
8	845,655	5,638	1,240	-5,073	844,979

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9	844,979	5,633	1,239	-5,084	844,289
10	844,289	5,629	1,238	-5,095	843,584
11	843,584	5,624	1,237	-5,105	842,866
12	842,866	5,619	1,236	-5,116	842,133
13	842,133	5,614	1,235	-5,126	841,386
14	841,386	5,609	1,234	-5,137	840,624
15	840,624	5,604	1,233	-5,148	839,847
16	839,847	5,599	1,232	-5,159	839,056
17	839,056	5,594	1,231	-5,169	838,250
18	838,250	5,588	1,229	-5,180	837,428
19	837,428	5,583	1,228	-5,191	836,592
20	836,592	5,577	1,227	-5,202	835,741
21	835,741	5,572	1,226	-5,213	834,874
22	834,874	5,566	1,224	-5,223	833,992
23	833,992	5,560	1,223	-5,234	833,095
24	833,095	5,554	1,222	-5,245	832,182
25	832,182	5,548	1,221	-5,256	831,253
26	831,253	5,542	1,219	-5,267	830,308
27	830,308	5,535	1,218	-5,278	829,348
28	829,348	5,529	1,216	-5,289	828,372
29	828,372	5,522	1,215	-5,300	827,379
30	827,379	5,516	1,213	-5,311	826,370
31	826,370	5,509	1,212	-5,322	825,345
32	825,345	5,502	1,211	-5,333	824,304
33	824,304	5,495	1,209	-5,344	823,246
34	823,246	5,488	1,207	-5,355	822,171
35	822,171	5,481	1,206	-5,367	821,080
36	821,080	5,474	1,204	-5,378	819,972
37	819,972	5,466	1,203	-5,389	818,847
38	818,847	5,459	1,201	-5,400	817,705
39	817,705	5,451	1,199	-5,411	816,545
40	816,545	5,444	1,198	-5,423	815,368
41	815,368	5,436	1,196	-5,434	814,174
42	814,174	5,428	1,194	-5,445	812,963
43	812,963	5,420	1,192	-5,457	811,733
44	811,733	5,412	1,191	-5,468	810,486
45	810,486	5,403	1,189	-5,479	809,221
46	809,221	5,395	1,187	-5,491	807,938
47	807,938	5,386	1,185	-5,502	806,637
48	806,637	5,378	1,183	-5,514	805,318
49	805,318	5,369	1,181	-5,525	803,980
50	803,980	5,360	1,179	-5,537	802,624
51	802,624	5,351	1,177	-5,548	801,250
52	801,250	5,342	1,175	-5,560	799,856

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53	799,856	5,332	1,173	-5,571	798,444
54	798,444	5,323	1,171	-5,583	797,013
55	797,013	5,313	1,169	-5,595	795,563
56	795,563	5,304	1,167	-5,606	794,093
57	794,093	5,294	1,165	-5,618	792,604
58	792,604	5,284	1,162	-5,630	791,096
59	791,096	5,274	1,160	-5,641	789,568
60	789,568	5,264	1,158	-5,653	788,021
61	788,021	5,253	1,156	-5,665	786,454
62	786,454	5,243	1,153	-5,677	784,866
63	784,866	5,232	1,151	-5,689	783,259
64	783,259	5,222	1,149	-5,700	781,632
65	781,632	5,211	1,146	-5,712	779,984
66	779,984	5,200	1,144	-5,724	778,315
67	778,315	5,189	1,142	-5,736	776,626
68	776,626	5,178	1,139	-5,748	774,917
69	774,917	5,166	1,137	-5,760	773,186
70	773,186	5,155	1,134	-5,772	771,435
71	771,435	5,143	1,131	-5,784	769,662
72	769,662	5,131	1,129	-5,796	767,868
73	767,868	5,119	1,126	-5,808	766,053
74	766,053	5,107	1,124	-5,820	764,216
75	764,216	5,095	1,121	-5,832	762,357
76	762,357	5,082	1,118	-5,845	760,477
77	760,477	5,070	1,115	-5,857	758,574
78	758,574	5,057	1,113	-5,869	756,650
79	756,650	5,044	1,110	-5,881	754,703
80	754,703	5,031	1,107	-5,893	752,734
81	752,734	5,018	1,104	-5,906	750,743
82	750,743	5,005	1,101	-5,918	748,729
83	748,729	4,992	1,098	-5,930	746,692
84	746,692	4,978	1,095	-5,943	744,632
85	744,632	4,964	1,092	-5,955	742,549
86	742,549	4,950	1,089	-5,968	740,442
87	740,442	4,936	1,086	-5,980	738,313
88	738,313	4,922	1,083	-5,992	736,159
89	736,159	4,908	1,080	-6,005	733,982
90	733,982	4,893	1,077	-6,017	731,782
91	731,782	4,879	1,073	-6,030	729,557
92	729,557	4,864	1,070	-6,043	727,308
93	727,308	4,849	1,067	-6,055	725,035
94	725,035	4,834	1,063	-6,068	722,737
95	722,737	4,818	1,060	-6,080	720,415
96	720,415	4,803	1,057	-6,093	718,068

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97	718,068	4,787	1,053	-6,106	715,697
98	715,697	4,771	1,050	-6,118	713,300
99	713,300	4,755	1,046	-6,131	710,878
100	710,878	4,739	1,043	-6,144	708,430
101	708,430	4,723	1,039	-6,157	705,957
102	705,957	4,706	1,035	-6,170	703,459
103	703,459	4,690	1,032	-6,182	700,934
104	700,934	4,673	1,028	-6,195	698,384
105	698,384	4,656	1,024	-6,208	695,807
106	695,807	4,639	1,021	-6,221	693,204
107	693,204	4,621	1,017	-6,234	690,575
108	690,575	4,604	1,013	-6,247	687,918
109	687,918	4,586	1,009	-6,260	685,236
110	685,236	4,568	1,005	-6,273	682,526
111	682,526	4,550	1,001	-6,286	679,788
112	679,788	4,532	997	-6,299	677,024
113	677,024	4,513	993	-6,312	674,232
114	674,232	4,495	989	-6,326	671,412
115	671,412	4,476	985	-6,339	668,565
116	668,565	4,457	981	-6,352	665,689
117	665,689	4,438	976	-6,365	662,786
118	662,786	4,419	972	-6,379	659,854
119	659,854	4,399	968	-6,392	656,893
120	656,893	4,379	963	-6,405	653,904
121	653,904	4,359	959	-6,418	650,886
122	650,886	4,339	955	-6,432	647,839
123	647,839	4,319	950	-6,445	644,762
124	644,762	4,298	946	-6,459	641,656
125	641,656	4,278	941	-6,472	638,521
126	638,521	4,257	936	-6,486	635,355
127	635,355	4,236	932	-6,499	632,160
128	632,160	4,214	927	-6,513	628,935
129	628,935	4,193	922	-6,526	625,679
130	625,679	4,171	918	-6,540	622,393
131	622,393	4,149	913	-6,553	619,076
132	619,076	4,127	908	-6,567	615,728
133	615,728	4,105	903	-6,581	612,349
134	612,349	4,082	898	-6,594	608,939
135	608,939	4,060	893	-6,608	605,497
136	605,497	4,037	888	-6,622	602,023
137	602,023	4,013	883	-6,636	598,518
138	598,518	3,990	878	-6,650	594,981
139	594,981	3,967	873	-6,663	591,411
140	591,411	3,943	867	-6,677	587,809

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141	587,809	3,919	862	-6,691	584,175
142	584,175	3,894	857	-6,705	580,507
143	580,507	3,870	851	-6,719	576,807
144	576,807	3,845	846	-6,733	573,073
145	573,073	3,820	841	-6,747	569,306
146	569,306	3,795	835	-6,761	565,505
147	565,505	3,770	829	-6,775	561,670
148	561,670	3,744	824	-6,789	557,801
149	557,801	3,719	818	-6,804	553,898
150	553,898	3,693	812	-6,818	549,961
151	549,961	3,666	807	-6,832	545,989
152	545,989	3,640	801	-6,846	541,982
153	541,982	3,613	795	-6,860	537,939
154	537,939	3,586	789	-6,875	533,862
155	533,862	3,559	783	-6,889	529,749
156	529,749	3,532	777	-6,903	525,600
157	525,600	3,504	771	-6,918	521,416
158	521,416	3,476	765	-6,932	517,195
159	517,195	3,448	759	-6,947	512,937
160	512,937	3,420	752	-6,961	508,644
161	508,644	3,391	746	-6,976	504,313
162	504,313	3,362	740	-6,990	499,945
163	499,945	3,333	733	-7,005	495,540
164	495,540	3,304	727	-7,019	491,098
165	491,098	3,274	720	-7,034	486,617
166	486,617	3,244	714	-7,049	482,099
167	482,099	3,214	707	-7,063	477,543
168	477,543	3,184	700	-7,078	472,948
169	472,948	3,153	694	-7,093	468,314
170	468,314	3,122	687	-7,108	463,642
171	463,642	3,091	680	-7,122	458,931
172	458,931	3,060	673	-7,137	454,180
173	454,180	3,028	666	-7,152	449,390
174	449,390	2,996	659	-7,167	444,560
175	444,560	2,964	652	-7,182	439,689
176	439,689	2,931	645	-7,197	434,779
177	434,779	2,899	638	-7,212	429,828
178	429,828	2,866	630	-7,227	424,836
179	424,836	2,832	623	-7,242	419,804
180	419,804	2,799	616	-7,257	414,729
181	414,729	2,765	608	-7,272	409,614
182	409,614	2,731	601	-7,287	404,457
183	404,457	2,696	593	-7,302	399,257
184	399,257	2,662	586	-7,318	394,016

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185	394,016	2,627	578	-7,333	388,732
186	388,732	2,592	570	-7,348	383,405
187	383,405	2,556	562	-7,363	378,035
188	378,035	2,520	554	-7,379	372,622
189	372,622	2,484	547	-7,394	367,166
190	367,166	2,448	539	-7,410	361,665
191	361,665	2,411	530	-7,425	356,121
192	356,121	2,374	522	-7,441	350,532
193	350,532	2,337	514	-7,456	344,899
194	344,899	2,299	506	-7,472	339,221
195	339,221	2,261	498	-7,487	333,498
196	333,498	2,223	489	-7,503	327,729
197	327,729	2,185	481	-7,518	321,915
198	321,915	2,146	472	-7,534	316,055
199	316,055	2,107	464	-7,550	310,149
200	310,149	2,068	455	-7,565	304,196
201	304,196	2,028	446	-7,581	298,197
202	298,197	1,988	437	-7,597	292,150
203	292,150	1,948	428	-7,613	286,057
204	286,057	1,907	420	-7,629	279,916
205	279,916	1,866	411	-7,645	273,727
206	273,727	1,825	401	-7,660	267,489
207	267,489	1,783	392	-7,676	261,204
208	261,204	1,741	383	-7,692	254,870
209	254,870	1,699	374	-7,708	248,487
210	248,487	1,657	364	-7,725	242,054
211	242,054	1,614	355	-7,741	235,572
212	235,572	1,570	346	-7,757	229,040
213	229,040	1,527	336	-7,773	222,459
214	222,459	1,483	326	-7,789	215,826
215	215,826	1,439	317	-7,805	209,143
216	209,143	1,394	307	-7,822	202,409
217	202,409	1,349	297	-7,838	195,624
218	195,624	1,304	287	-7,854	188,787
219	188,787	1,259	277	-7,871	181,898
220	181,898	1,213	267	-7,887	174,957
221	174,957	1,166	257	-7,903	167,963
222	167,963	1,120	246	-7,920	160,917
223	160,917	1,073	236	-7,936	153,817
224	153,817	1,025	226	-7,953	146,664
225	146,664	978	215	-7,969	139,457
226	139,457	930	205	-7,986	132,196
227	132,196	881	194	-8,003	124,881
228	124,881	833	183	-8,019	117,511

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229	117,511	783	172	-8,036	110,086
230	110,086	734	161	-8,053	102,605
231	102,605	684	150	-8,070	95,069
232	95,069	634	139	-8,086	87,477
233	87,477	583	128	-8,103	79,829
234	79,829	532	117	-8,120	72,124
235	72,124	481	106	-8,137	64,362
236	64,362	429	94	-8,154	56,543
237	56,543	377	83	-8,171	48,666
238	48,666	324	71	-8,188	40,731
239	40,731	272	60	-8,205	32,737
240	32,737	218	48	-8,222	24,685
241	24,685	165	36	-8,239	16,574
242	16,574	110	24	-8,256	8,404
243	8,404	56	12	-8,274	174
244	\$174	\$1	\$0	\$-175	\$0

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