

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



## INTRODUCTION

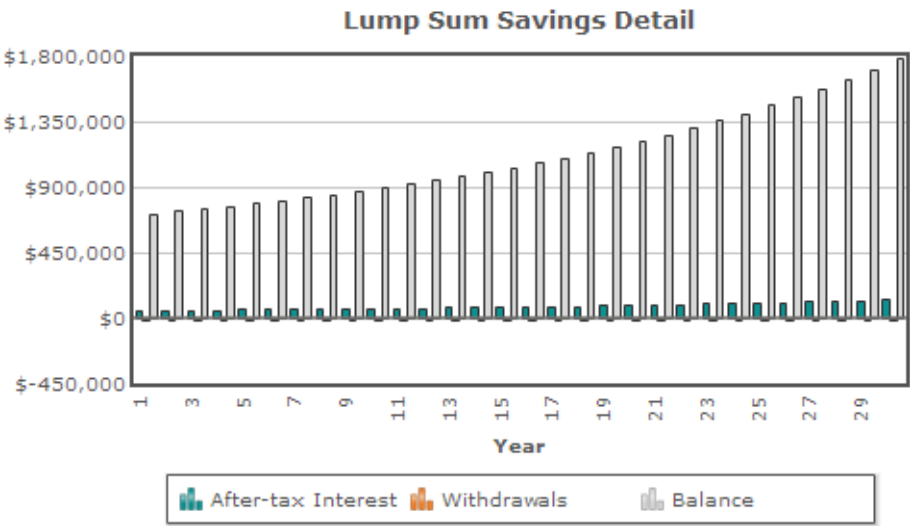
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$700,000
Proposed monthly withdrawal amounts	\$2,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

## ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$700,000	\$4,083	\$898	\$-2,000	\$701,185
2	701,185	4,090	900	-2,000	702,375
3	702,375	4,097	901	-2,000	703,571
4	703,571	4,104	903	-2,000	704,772
5	704,772	4,111	904	-2,000	705,979
6	705,979	4,118	906	-2,000	707,191
7	707,191	4,125	908	-2,000	708,409
8	708,409	4,132	909	-2,000	709,632

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9	709,632	4,140	911	-2,000	710,861
10	710,861	4,147	912	-2,000	712,096
11	712,096	4,154	914	-2,000	713,336
12	713,336	4,161	915	-2,000	714,581
13	714,581	4,168	917	-2,000	715,833
14	715,833	4,176	919	-2,000	717,090
15	717,090	4,183	920	-2,000	718,352
16	718,352	4,190	922	-2,000	719,621
17	719,621	4,198	924	-2,000	720,895
18	720,895	4,205	925	-2,000	722,175
19	722,175	4,213	927	-2,000	723,461
20	723,461	4,220	928	-2,000	724,753
21	724,753	4,228	930	-2,000	726,051
22	726,051	4,235	932	-2,000	727,354
23	727,354	4,243	933	-2,000	728,664
24	728,664	4,251	935	-2,000	729,979
25	729,979	4,258	937	-2,000	731,300
26	731,300	4,266	939	-2,000	732,628
27	732,628	4,274	940	-2,000	733,961
28	733,961	4,281	942	-2,000	735,301
29	735,301	4,289	944	-2,000	736,646
30	736,646	4,297	945	-2,000	737,998
31	737,998	4,305	947	-2,000	739,356
32	739,356	4,313	949	-2,000	740,720
33	740,720	4,321	951	-2,000	742,090
34	742,090	4,329	952	-2,000	743,467
35	743,467	4,337	954	-2,000	744,850
36	744,850	4,345	956	-2,000	746,239
37	746,239	4,353	958	-2,000	747,634
38	747,634	4,361	959	-2,000	749,036
39	749,036	4,369	961	-2,000	750,444
40	750,444	4,378	963	-2,000	751,858
41	751,858	4,386	965	-2,000	753,279
42	753,279	4,394	967	-2,000	754,707
43	754,707	4,402	969	-2,000	756,141
44	756,141	4,411	970	-2,000	757,581
45	757,581	4,419	972	-2,000	759,028
46	759,028	4,428	974	-2,000	760,482
47	760,482	4,436	976	-2,000	761,942
48	761,942	4,445	978	-2,000	763,409
49	763,409	4,453	980	-2,000	764,882
50	764,882	4,462	982	-2,000	766,363
51	766,363	4,470	983	-2,000	767,850
52	767,850	4,479	985	-2,000	769,343

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53	769,343	4,488	987	-2,000	770,844
54	770,844	4,497	989	-2,000	772,351
55	772,351	4,505	991	-2,000	773,865
56	773,865	4,514	993	-2,000	775,386
57	775,386	4,523	995	-2,000	776,914
58	776,914	4,532	997	-2,000	778,449
59	778,449	4,541	999	-2,000	779,991
60	779,991	4,550	1,001	-2,000	781,540
61	781,540	4,559	1,003	-2,000	783,096
62	783,096	4,568	1,005	-2,000	784,659
63	784,659	4,577	1,007	-2,000	786,230
64	786,230	4,586	1,009	-2,000	787,807
65	787,807	4,596	1,011	-2,000	789,391
66	789,391	4,605	1,013	-2,000	790,983
67	790,983	4,614	1,015	-2,000	792,582
68	792,582	4,623	1,017	-2,000	794,188
69	794,188	4,633	1,019	-2,000	795,802
70	795,802	4,642	1,021	-2,000	797,423
71	797,423	4,652	1,023	-2,000	799,051
72	799,051	4,661	1,025	-2,000	800,687
73	800,687	4,671	1,028	-2,000	802,330
74	802,330	4,680	1,030	-2,000	803,980
75	803,980	4,690	1,032	-2,000	805,639
76	805,639	4,700	1,034	-2,000	807,304
77	807,304	4,709	1,036	-2,000	808,977
78	808,977	4,719	1,038	-2,000	810,658
79	810,658	4,729	1,040	-2,000	812,347
80	812,347	4,739	1,043	-2,000	814,043
81	814,043	4,749	1,045	-2,000	815,747
82	815,747	4,759	1,047	-2,000	817,459
83	817,459	4,769	1,049	-2,000	819,178
84	819,178	4,779	1,051	-2,000	820,905
85	820,905	4,789	1,053	-2,000	822,640
86	822,640	4,799	1,056	-2,000	824,383
87	824,383	4,809	1,058	-2,000	826,134
88	826,134	4,819	1,060	-2,000	827,893
89	827,893	4,829	1,062	-2,000	829,660
90	829,660	4,840	1,065	-2,000	831,435
91	831,435	4,850	1,067	-2,000	833,218
92	833,218	4,860	1,069	-2,000	835,009
93	835,009	4,871	1,072	-2,000	836,809
94	836,809	4,881	1,074	-2,000	838,616
95	838,616	4,892	1,076	-2,000	840,432
96	840,432	4,903	1,079	-2,000	842,256

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97	842,256	4,913	1,081	-2,000	844,088
98	844,088	4,924	1,083	-2,000	845,929
99	845,929	4,935	1,086	-2,000	847,778
100	847,778	4,945	1,088	-2,000	849,635
101	849,635	4,956	1,090	-2,000	851,501
102	851,501	4,967	1,093	-2,000	853,375
103	853,375	4,978	1,095	-2,000	855,258
104	855,258	4,989	1,098	-2,000	857,149
105	857,149	5,000	1,100	-2,000	859,049
106	859,049	5,011	1,102	-2,000	860,958
107	860,958	5,022	1,105	-2,000	862,875
108	862,875	5,033	1,107	-2,000	864,802
109	864,802	5,045	1,110	-2,000	866,736
110	866,736	5,056	1,112	-2,000	868,680
111	868,680	5,067	1,115	-2,000	870,633
112	870,633	5,079	1,117	-2,000	872,594
113	872,594	5,090	1,120	-2,000	874,564
114	874,564	5,102	1,122	-2,000	876,543
115	876,543	5,113	1,125	-2,000	878,532
116	878,532	5,125	1,127	-2,000	880,529
117	880,529	5,136	1,130	-2,000	882,535
118	882,535	5,148	1,133	-2,000	884,551
119	884,551	5,160	1,135	-2,000	886,576
120	886,576	5,172	1,138	-2,000	888,610
121	888,610	5,184	1,140	-2,000	890,653
122	890,653	5,195	1,143	-2,000	892,705
123	892,705	5,207	1,146	-2,000	894,767
124	894,767	5,219	1,148	-2,000	896,838
125	896,838	5,232	1,151	-2,000	898,919
126	898,919	5,244	1,154	-2,000	901,009
127	901,009	5,256	1,156	-2,000	903,109
128	903,109	5,268	1,159	-2,000	905,218
129	905,218	5,280	1,162	-2,000	907,336
130	907,336	5,293	1,164	-2,000	909,465
131	909,465	5,305	1,167	-2,000	911,603
132	911,603	5,318	1,170	-2,000	913,751
133	913,751	5,330	1,173	-2,000	915,908
134	915,908	5,343	1,175	-2,000	918,076
135	918,076	5,355	1,178	-2,000	920,253
136	920,253	5,368	1,181	-2,000	922,440
137	922,440	5,381	1,184	-2,000	924,637
138	924,637	5,394	1,187	-2,000	926,844
139	926,844	5,407	1,189	-2,000	929,061
140	929,061	5,420	1,192	-2,000	931,289

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141	931,289	5,433	1,195	-2,000	933,526
142	933,526	5,446	1,198	-2,000	935,773
143	935,773	5,459	1,201	-2,000	938,031
144	938,031	5,472	1,204	-2,000	940,299
145	940,299	5,485	1,207	-2,000	942,578
146	942,578	5,498	1,210	-2,000	944,866
147	944,866	5,512	1,213	-2,000	947,166
148	947,166	5,525	1,216	-2,000	949,475
149	949,475	5,539	1,218	-2,000	951,795
150	951,795	5,552	1,221	-2,000	954,126
151	954,126	5,566	1,224	-2,000	956,467
152	956,467	5,579	1,227	-2,000	958,819
153	958,819	5,593	1,230	-2,000	961,182
154	961,182	5,607	1,234	-2,000	963,555
155	963,555	5,621	1,237	-2,000	965,939
156	965,939	5,635	1,240	-2,000	968,334
157	968,334	5,649	1,243	-2,000	970,740
158	970,740	5,663	1,246	-2,000	973,157
159	973,157	5,677	1,249	-2,000	975,585
160	975,585	5,691	1,252	-2,000	978,024
161	978,024	5,705	1,255	-2,000	980,474
162	980,474	5,719	1,258	-2,000	982,935
163	982,935	5,734	1,261	-2,000	985,407
164	985,407	5,748	1,265	-2,000	987,891
165	987,891	5,763	1,268	-2,000	990,386
166	990,386	5,777	1,271	-2,000	992,892
167	992,892	5,792	1,274	-2,000	995,410
168	995,410	5,807	1,277	-2,000	997,939
169	997,939	5,821	1,281	-2,000	1,000,480
170	1,000,480	5,836	1,284	-2,000	1,003,032
171	1,003,032	5,851	1,287	-2,000	1,005,596
172	1,005,596	5,866	1,291	-2,000	1,008,171
173	1,008,171	5,881	1,294	-2,000	1,010,758
174	1,010,758	5,896	1,297	-2,000	1,013,357
175	1,013,357	5,911	1,300	-2,000	1,015,968
176	1,015,968	5,926	1,304	-2,000	1,018,591
177	1,018,591	5,942	1,307	-2,000	1,021,225
178	1,021,225	5,957	1,311	-2,000	1,023,872
179	1,023,872	5,973	1,314	-2,000	1,026,530
180	1,026,530	5,988	1,317	-2,000	1,029,201
181	1,029,201	6,004	1,321	-2,000	1,031,884
182	1,031,884	6,019	1,324	-2,000	1,034,579
183	1,034,579	6,035	1,328	-2,000	1,037,286
184	1,037,286	6,051	1,331	-2,000	1,040,006

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185	1,040,006	6,067	1,335	-2,000	1,042,738
186	1,042,738	6,083	1,338	-2,000	1,045,482
187	1,045,482	6,099	1,342	-2,000	1,048,239
188	1,048,239	6,115	1,345	-2,000	1,051,009
189	1,051,009	6,131	1,349	-2,000	1,053,791
190	1,053,791	6,147	1,352	-2,000	1,056,586
191	1,056,586	6,163	1,356	-2,000	1,059,393
192	1,059,393	6,180	1,360	-2,000	1,062,213
193	1,062,213	6,196	1,363	-2,000	1,065,047
194	1,065,047	6,213	1,367	-2,000	1,067,892
195	1,067,892	6,229	1,370	-2,000	1,070,751
196	1,070,751	6,246	1,374	-2,000	1,073,623
197	1,073,623	6,263	1,378	-2,000	1,076,508
198	1,076,508	6,280	1,382	-2,000	1,079,406
199	1,079,406	6,297	1,385	-2,000	1,082,318
200	1,082,318	6,314	1,389	-2,000	1,085,242
201	1,085,242	6,331	1,393	-2,000	1,088,180
202	1,088,180	6,348	1,396	-2,000	1,091,131
203	1,091,131	6,365	1,400	-2,000	1,094,096
204	1,094,096	6,382	1,404	-2,000	1,097,074
205	1,097,074	6,400	1,408	-2,000	1,100,066
206	1,100,066	6,417	1,412	-2,000	1,103,071
207	1,103,071	6,435	1,416	-2,000	1,106,090
208	1,106,090	6,452	1,419	-2,000	1,109,123
209	1,109,123	6,470	1,423	-2,000	1,112,169
210	1,112,169	6,488	1,427	-2,000	1,115,230
211	1,115,230	6,506	1,431	-2,000	1,118,304
212	1,118,304	6,523	1,435	-2,000	1,121,392
213	1,121,392	6,541	1,439	-2,000	1,124,495
214	1,124,495	6,560	1,443	-2,000	1,127,611
215	1,127,611	6,578	1,447	-2,000	1,130,742
216	1,130,742	6,596	1,451	-2,000	1,133,887
217	1,133,887	6,614	1,455	-2,000	1,137,046
218	1,137,046	6,633	1,459	-2,000	1,140,219
219	1,140,219	6,651	1,463	-2,000	1,143,407
220	1,143,407	6,670	1,467	-2,000	1,146,610
221	1,146,610	6,689	1,471	-2,000	1,149,827
222	1,149,827	6,707	1,476	-2,000	1,153,059
223	1,153,059	6,726	1,480	-2,000	1,156,305
224	1,156,305	6,745	1,484	-2,000	1,159,566
225	1,159,566	6,764	1,488	-2,000	1,162,842
226	1,162,842	6,783	1,492	-2,000	1,166,133
227	1,166,133	6,802	1,497	-2,000	1,169,439
228	1,169,439	6,822	1,501	-2,000	1,172,760

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229	1,172,760	6,841	1,505	-2,000	1,176,096
230	1,176,096	6,861	1,509	-2,000	1,179,447
231	1,179,447	6,880	1,514	-2,000	1,182,814
232	1,182,814	6,900	1,518	-2,000	1,186,196
233	1,186,196	6,919	1,522	-2,000	1,189,593
234	1,189,593	6,939	1,527	-2,000	1,193,005
235	1,193,005	6,959	1,531	-2,000	1,196,434
236	1,196,434	6,979	1,535	-2,000	1,199,877
237	1,199,877	6,999	1,540	-2,000	1,203,337
238	1,203,337	7,019	1,544	-2,000	1,206,812
239	1,206,812	7,040	1,549	-2,000	1,210,303
240	1,210,303	7,060	1,553	-2,000	1,213,810
241	1,213,810	7,081	1,558	-2,000	1,217,333
242	1,217,333	7,101	1,562	-2,000	1,220,872
243	1,220,872	7,122	1,567	-2,000	1,224,426
244	1,224,426	7,142	1,571	-2,000	1,227,998
245	1,227,998	7,163	1,576	-2,000	1,231,585
246	1,231,585	7,184	1,581	-2,000	1,235,189
247	1,235,189	7,205	1,585	-2,000	1,238,809
248	1,238,809	7,226	1,590	-2,000	1,242,445
249	1,242,445	7,248	1,594	-2,000	1,246,099
250	1,246,099	7,269	1,599	-2,000	1,249,768
251	1,249,768	7,290	1,604	-2,000	1,253,455
252	1,253,455	7,312	1,609	-2,000	1,257,158
253	1,257,158	7,333	1,613	-2,000	1,260,878
254	1,260,878	7,355	1,618	-2,000	1,264,615
255	1,264,615	7,377	1,623	-2,000	1,268,369
256	1,268,369	7,399	1,628	-2,000	1,272,140
257	1,272,140	7,421	1,633	-2,000	1,275,928
258	1,275,928	7,443	1,637	-2,000	1,279,734
259	1,279,734	7,465	1,642	-2,000	1,283,557
260	1,283,557	7,487	1,647	-2,000	1,287,397
261	1,287,397	7,510	1,652	-2,000	1,291,254
262	1,291,254	7,532	1,657	-2,000	1,295,130
263	1,295,130	7,555	1,662	-2,000	1,299,022
264	1,299,022	7,578	1,667	-2,000	1,302,933
265	1,302,933	7,600	1,672	-2,000	1,306,861
266	1,306,861	7,623	1,677	-2,000	1,310,808
267	1,310,808	7,646	1,682	-2,000	1,314,772
268	1,314,772	7,670	1,687	-2,000	1,318,754
269	1,318,754	7,693	1,692	-2,000	1,322,754
270	1,322,754	7,716	1,698	-2,000	1,326,773
271	1,326,773	7,740	1,703	-2,000	1,330,810
272	1,330,810	7,763	1,708	-2,000	1,334,865

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273	1,334,865	7,787	1,713	-2,000	1,338,938
274	1,338,938	7,810	1,718	-2,000	1,343,031
275	1,343,031	7,834	1,724	-2,000	1,347,141
276	1,347,141	7,858	1,729	-2,000	1,351,271
277	1,351,271	7,882	1,734	-2,000	1,355,419
278	1,355,419	7,907	1,739	-2,000	1,359,586
279	1,359,586	7,931	1,745	-2,000	1,363,773
280	1,363,773	7,955	1,750	-2,000	1,367,978
281	1,367,978	7,980	1,756	-2,000	1,372,202
282	1,372,202	8,005	1,761	-2,000	1,376,445
283	1,376,445	8,029	1,766	-2,000	1,380,708
284	1,380,708	8,054	1,772	-2,000	1,384,991
285	1,384,991	8,079	1,777	-2,000	1,389,292
286	1,389,292	8,104	1,783	-2,000	1,393,614
287	1,393,614	8,129	1,788	-2,000	1,397,954
288	1,397,954	8,155	1,794	-2,000	1,402,315
289	1,402,315	8,180	1,800	-2,000	1,406,696
290	1,406,696	8,206	1,805	-2,000	1,411,096
291	1,411,096	8,231	1,811	-2,000	1,415,517
292	1,415,517	8,257	1,817	-2,000	1,419,957
293	1,419,957	8,283	1,822	-2,000	1,424,418
294	1,424,418	8,309	1,828	-2,000	1,428,899
295	1,428,899	8,335	1,834	-2,000	1,433,401
296	1,433,401	8,362	1,840	-2,000	1,437,923
297	1,437,923	8,388	1,845	-2,000	1,442,465
298	1,442,465	8,414	1,851	-2,000	1,447,028
299	1,447,028	8,441	1,857	-2,000	1,451,612
300	1,451,612	8,468	1,863	-2,000	1,456,217
301	1,456,217	8,495	1,869	-2,000	1,460,843
302	1,460,843	8,522	1,875	-2,000	1,465,490
303	1,465,490	8,549	1,881	-2,000	1,470,158
304	1,470,158	8,576	1,887	-2,000	1,474,847
305	1,474,847	8,603	1,893	-2,000	1,479,558
306	1,479,558	8,631	1,899	-2,000	1,484,290
307	1,484,290	8,658	1,905	-2,000	1,489,043
308	1,489,043	8,686	1,911	-2,000	1,493,818
309	1,493,818	8,714	1,917	-2,000	1,498,615
310	1,498,615	8,742	1,923	-2,000	1,503,434
311	1,503,434	8,770	1,929	-2,000	1,508,274
312	1,508,274	8,798	1,936	-2,000	1,513,137
313	1,513,137	8,827	1,942	-2,000	1,518,022
314	1,518,022	8,855	1,948	-2,000	1,522,929
315	1,522,929	8,884	1,954	-2,000	1,527,858
316	1,527,858	8,913	1,961	-2,000	1,532,810

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317	1,532,810	8,941	1,967	-2,000	1,537,784
318	1,537,784	8,970	1,973	-2,000	1,542,781
319	1,542,781	9,000	1,980	-2,000	1,547,801
320	1,547,801	9,029	1,986	-2,000	1,552,843
321	1,552,843	9,058	1,993	-2,000	1,557,909
322	1,557,909	9,088	1,999	-2,000	1,562,997
323	1,562,997	9,117	2,006	-2,000	1,568,109
324	1,568,109	9,147	2,012	-2,000	1,573,244
325	1,573,244	9,177	2,019	-2,000	1,578,402
326	1,578,402	9,207	2,026	-2,000	1,583,584
327	1,583,584	9,238	2,032	-2,000	1,588,789
328	1,588,789	9,268	2,039	-2,000	1,594,018
329	1,594,018	9,298	2,046	-2,000	1,599,271
330	1,599,271	9,329	2,052	-2,000	1,604,547
331	1,604,547	9,360	2,059	-2,000	1,609,848
332	1,609,848	9,391	2,066	-2,000	1,615,173
333	1,615,173	9,422	2,073	-2,000	1,620,522
334	1,620,522	9,453	2,080	-2,000	1,625,895
335	1,625,895	9,484	2,087	-2,000	1,631,293
336	1,631,293	9,516	2,093	-2,000	1,636,716
337	1,636,716	9,548	2,100	-2,000	1,642,163
338	1,642,163	9,579	2,107	-2,000	1,647,634
339	1,647,634	9,611	2,114	-2,000	1,653,131
340	1,653,131	9,643	2,122	-2,000	1,658,653
341	1,658,653	9,675	2,129	-2,000	1,664,200
342	1,664,200	9,708	2,136	-2,000	1,669,772
343	1,669,772	9,740	2,143	-2,000	1,675,369
344	1,675,369	9,773	2,150	-2,000	1,680,992
345	1,680,992	9,806	2,157	-2,000	1,686,641
346	1,686,641	9,839	2,165	-2,000	1,692,315
347	1,692,315	9,872	2,172	-2,000	1,698,015
348	1,698,015	9,905	2,179	-2,000	1,703,741
349	1,703,741	9,938	2,186	-2,000	1,709,493
350	1,709,493	9,972	2,194	-2,000	1,715,271
351	1,715,271	10,006	2,201	-2,000	1,721,076
352	1,721,076	10,040	2,209	-2,000	1,726,907
353	1,726,907	10,074	2,216	-2,000	1,732,764
354	1,732,764	10,108	2,224	-2,000	1,738,648
355	1,738,648	10,142	2,231	-2,000	1,744,559
356	1,744,559	10,177	2,239	-2,000	1,750,497
357	1,750,497	10,211	2,246	-2,000	1,756,462
358	1,756,462	10,246	2,254	-2,000	1,762,453
359	1,762,453	10,281	2,262	-2,000	1,768,473
360	\$1,768,473	\$10,316	\$2,270	\$-2,000	\$1,774,519

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