

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

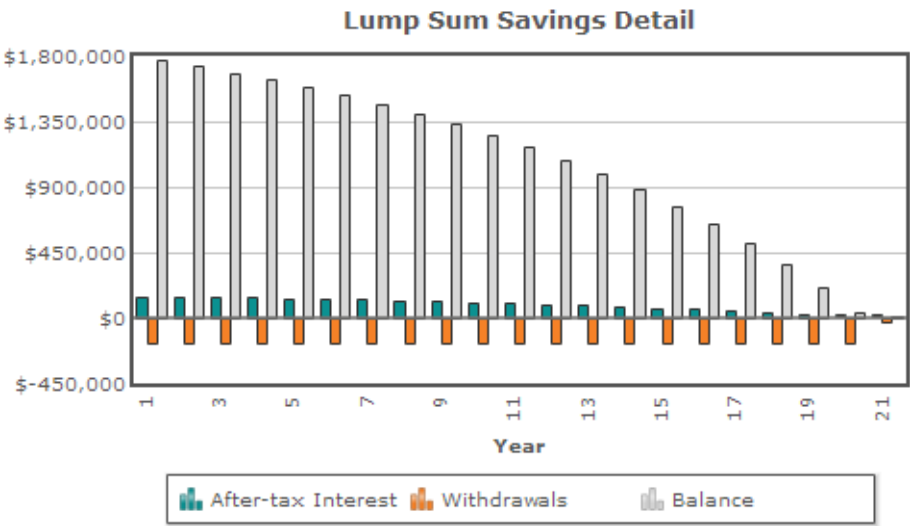
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,800,000
Proposed monthly withdrawal amounts	\$15,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 20 years with systematic withdrawals totalling \$3,633,301.



Year	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$1,800,000	\$142,650	\$0	-\$180,000	\$1,762,650
2	1,762,650	139,550	0	-180,000	1,722,200
3	1,722,200	136,193	0	-180,000	1,678,393
4	1,678,393	132,557	0	-180,000	1,630,950
5	1,630,950	128,619	0	-180,000	1,579,569
6	1,579,569	124,355	0	-180,000	1,523,924
7	1,523,924	119,736	0	-180,000	1,463,660
8	1,463,660	114,734	0	-180,000	1,398,394

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	1,398,394	109,317	0	-180,000	1,327,711
10	1,327,711	103,451	0	-180,000	1,251,162
11	1,251,162	97,097	0	-180,000	1,168,259
12	1,168,259	90,216	0	-180,000	1,078,475
13	1,078,475	82,764	0	-180,000	981,239
14	981,239	74,693	0	-180,000	875,932
15	875,932	65,953	0	-180,000	761,885
16	761,885	56,487	0	-180,000	638,373
17	638,373	46,236	0	-180,000	504,608
18	504,608	35,133	0	-180,000	359,742
19	359,742	23,109	0	-180,000	202,851
20	202,851	10,088	0	-180,000	32,939
21	\$32,939	\$363	\$0	\$-33,301	\$0

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