

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

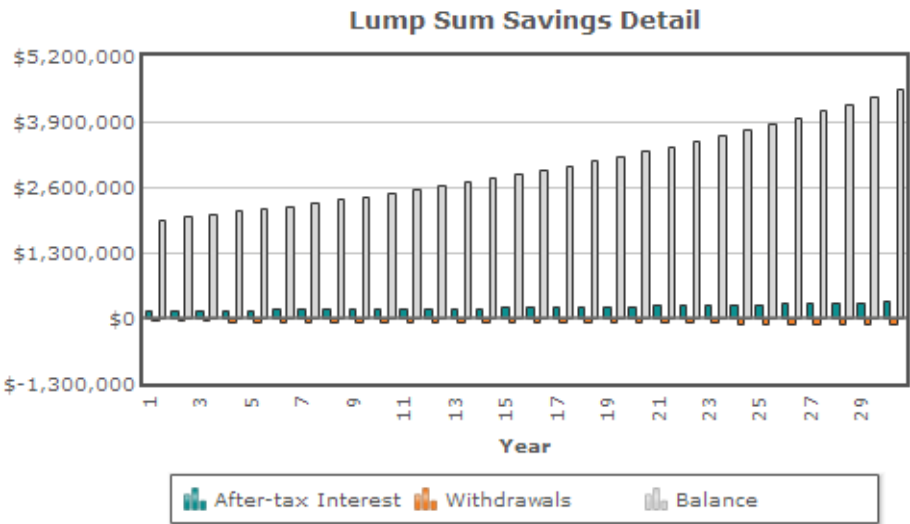
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,900,000
Proposed monthly withdrawal amounts	\$6,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	10.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 10.00%	Withdrawals	Ending Balance
1	\$1,900,000	\$134,544	\$13,454	\$-72,664	\$1,948,426
2	1,948,426	137,986	13,799	-74,130	1,998,484
3	1,998,484	141,544	14,154	-75,627	2,050,247
4	2,050,247	145,225	14,522	-77,153	2,103,796
5	2,103,796	149,033	14,903	-78,710	2,159,215
6	2,159,215	152,974	15,297	-80,299	2,216,593
7	2,216,593	157,056	15,706	-81,920	2,276,023
8	2,276,023	161,285	16,128	-83,573	2,337,606

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	2,337,606	165,667	16,567	-85,260	2,401,447
10	2,401,447	170,211	17,021	-86,981	2,467,656
11	2,467,656	174,925	17,493	-88,737	2,536,351
12	2,536,351	179,817	17,982	-90,528	2,607,659
13	2,607,659	184,896	18,490	-92,355	2,681,710
14	2,681,710	190,171	19,017	-94,219	2,758,644
15	2,758,644	195,653	19,565	-96,121	2,838,610
16	2,838,610	201,352	20,135	-98,061	2,921,766
17	2,921,766	207,279	20,728	-100,041	3,008,276
18	3,008,276	213,447	21,345	-102,060	3,098,319
19	3,098,319	219,868	21,987	-104,120	3,192,081
20	3,192,081	226,556	22,656	-106,221	3,289,760
21	3,289,760	233,525	23,352	-108,365	3,391,567
22	3,391,567	240,790	24,079	-110,553	3,497,725
23	3,497,725	248,367	24,837	-112,784	3,608,471
24	3,608,471	256,273	25,627	-115,061	3,724,056
25	3,724,056	264,526	26,453	-117,383	3,844,746
26	3,844,746	273,145	27,315	-119,752	3,970,824
27	3,970,824	282,151	28,215	-122,169	4,102,591
28	4,102,591	291,566	29,157	-124,635	4,240,365
29	4,240,365	301,412	30,141	-127,151	4,384,484
30	\$4,384,484	\$311,713	\$31,171	\$-129,717	\$4,535,308

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