

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

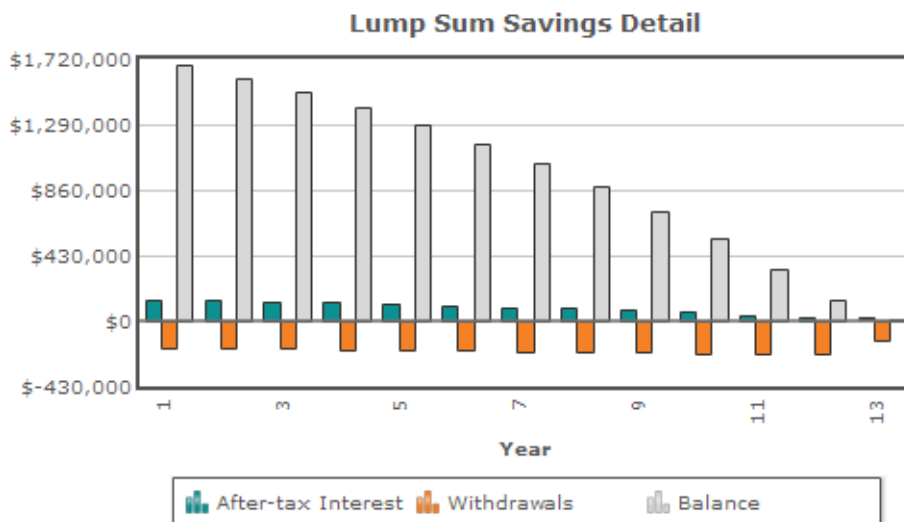
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,750,000
Proposed monthly withdrawal amounts	\$15,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 13 years with systematic withdrawals totalling \$2,571,432.



Year	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,750,000	\$137,321	\$30,211	-\$181,659	\$1,675,451
2	1,675,451	131,047	28,830	-185,326	1,592,343
3	1,592,343	124,066	27,295	-189,067	1,500,048
4	1,500,048	116,326	25,592	-192,883	1,397,899
5	1,397,899	107,771	23,710	-196,776	1,285,185
6	1,285,185	98,344	21,636	-200,748	1,161,146
7	1,161,146	87,982	19,356	-204,800	1,024,972
8	1,024,972	76,617	16,856	-208,933	875,800

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	875,800	64,179	14,119	-213,151	712,709
10	712,709	50,592	11,130	-217,453	534,718
11	534,718	35,776	7,871	-221,842	340,781
12	340,781	19,643	4,321	-226,320	129,782
13	\$129,782	\$3,452	\$759	\$-132,475	\$0

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