

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

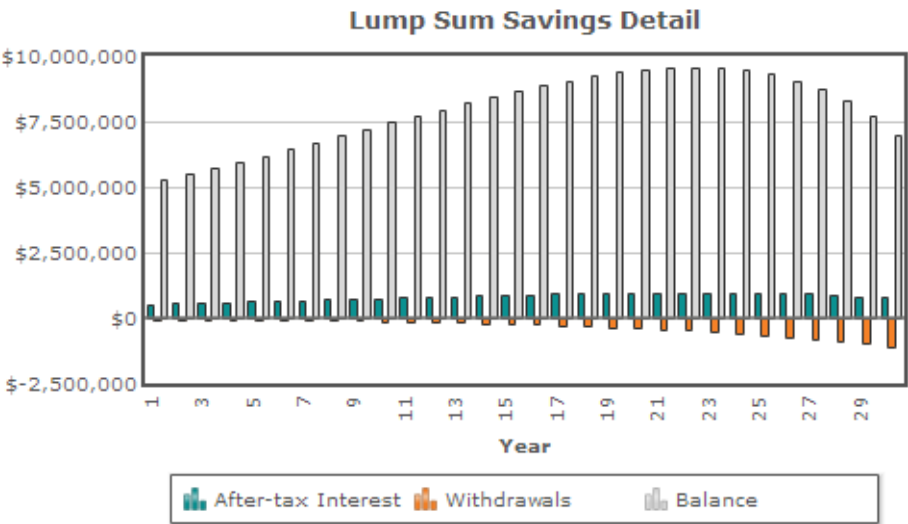
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$5,000,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	10.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	44.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 44.00%	Withdrawals	Ending Balance
1	\$5,000,000	\$510,163	\$224,472	\$-62,828	\$5,222,864
2	5,222,864	532,730	234,401	-69,407	5,451,786
3	5,451,786	555,887	244,590	-76,675	5,686,407
4	5,686,407	579,593	255,021	-84,703	5,926,276
5	5,926,276	603,800	265,672	-93,573	6,170,832
6	6,170,832	628,445	276,516	-103,371	6,419,390
7	6,419,390	653,455	287,520	-114,196	6,671,129
8	6,671,129	678,738	298,645	-126,153	6,925,069

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	6,925,069	704,190	309,844	-139,363	7,180,052
10	7,180,052	729,686	321,062	-153,956	7,434,720
11	7,434,720	755,080	332,235	-170,078	7,687,488
12	7,687,488	780,202	343,289	-187,887	7,936,514
13	7,936,514	804,854	354,136	-207,561	8,179,671
14	8,179,671	828,810	364,677	-229,295	8,414,509
15	8,414,509	851,809	374,796	-253,306	8,638,217
16	8,638,217	873,550	384,362	-279,830	8,847,575
17	8,847,575	893,693	393,225	-309,132	9,038,911
18	9,038,911	911,845	401,212	-341,502	9,208,042
19	9,208,042	927,565	408,129	-377,262	9,350,216
20	9,350,216	940,347	413,753	-416,766	9,460,045
21	9,460,045	949,622	417,833	-460,407	9,531,426
22	9,531,426	954,742	420,086	-508,618	9,557,464
23	9,557,464	954,979	420,191	-561,877	9,530,375
24	9,530,375	949,510	417,785	-620,712	9,441,389
25	9,441,389	937,409	412,460	-685,709	9,280,628
26	9,280,628	917,631	403,758	-757,512	9,036,990
27	9,036,990	889,007	391,163	-836,833	8,698,001
28	8,698,001	850,218	374,096	-924,461	8,249,662
29	8,249,662	799,791	351,908	-1,021,264	7,676,281
30	\$7,676,281	\$736,070	\$323,871	\$-1,128,203	\$6,960,277

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