

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



INTRODUCTION

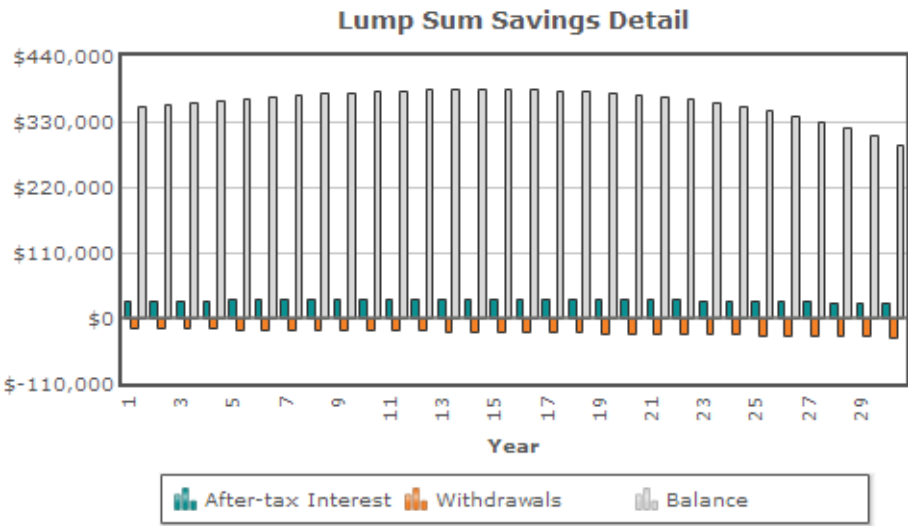
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$350,000
Proposed monthly withdrawal amounts	\$1,500
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	8.00%
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 @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$350,000	\$2,333	\$513	\$-1,500	\$350,320
2	350,320	2,335	514	-1,502	350,639
3	350,639	2,338	514	-1,505	350,957
4	350,957	2,340	515	-1,508	351,275
5	351,275	2,342	515	-1,510	351,592
6	351,592	2,344	516	-1,513	351,907
7	351,907	2,346	516	-1,515	352,222
8	352,222	2,348	517	-1,518	352,536

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9	352,536	2,350	517	-1,520	352,849
10	352,849	2,352	518	-1,523	353,161
11	353,161	2,354	518	-1,525	353,473
12	353,473	2,356	518	-1,528	353,783
13	353,783	2,359	519	-1,530	354,092
14	354,092	2,361	519	-1,533	354,401
15	354,401	2,363	520	-1,535	354,708
16	354,708	2,365	520	-1,538	355,015
17	355,015	2,367	521	-1,541	355,320
18	355,320	2,369	521	-1,543	355,625
19	355,625	2,371	522	-1,546	355,929
20	355,929	2,373	522	-1,548	356,231
21	356,231	2,375	522	-1,551	356,533
22	356,533	2,377	523	-1,553	356,833
23	356,833	2,379	523	-1,556	357,133
24	357,133	2,381	524	-1,559	357,431
25	357,431	2,383	524	-1,561	357,729
26	357,729	2,385	525	-1,564	358,025
27	358,025	2,387	525	-1,566	358,321
28	358,321	2,389	526	-1,569	358,615
29	358,615	2,391	526	-1,572	358,908
30	358,908	2,393	526	-1,574	359,200
31	359,200	2,395	527	-1,577	359,491
32	359,491	2,397	527	-1,579	359,781
33	359,781	2,399	528	-1,582	360,070
34	360,070	2,400	528	-1,585	360,358
35	360,358	2,402	529	-1,587	360,644
36	360,644	2,404	529	-1,590	360,929
37	360,929	2,406	529	-1,593	361,214
38	361,214	2,408	530	-1,595	361,497
39	361,497	2,410	530	-1,598	361,778
40	361,778	2,412	531	-1,601	362,059
41	362,059	2,414	531	-1,603	362,338
42	362,338	2,416	531	-1,606	362,616
43	362,616	2,417	532	-1,609	362,893
44	362,893	2,419	532	-1,611	363,169
45	363,169	2,421	533	-1,614	363,444
46	363,444	2,423	533	-1,617	363,717
47	363,717	2,425	533	-1,619	363,989
48	363,989	2,427	534	-1,622	364,259
49	364,259	2,428	534	-1,625	364,529
50	364,529	2,430	535	-1,628	364,797
51	364,797	2,432	535	-1,630	365,063
52	365,063	2,434	535	-1,633	365,329

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53	365,329	2,436	536	-1,636	365,593
54	365,593	2,437	536	-1,638	365,855
55	365,855	2,439	537	-1,641	366,117
56	366,117	2,441	537	-1,644	366,377
57	366,377	2,443	537	-1,647	366,635
58	366,635	2,444	538	-1,649	366,892
59	366,892	2,446	538	-1,652	367,148
60	367,148	2,448	538	-1,655	367,402
61	367,402	2,449	539	-1,658	367,655
62	367,655	2,451	539	-1,660	367,907
63	367,907	2,453	540	-1,663	368,157
64	368,157	2,454	540	-1,666	368,405
65	368,405	2,456	540	-1,669	368,652
66	368,652	2,458	541	-1,671	368,898
67	368,898	2,459	541	-1,674	369,142
68	369,142	2,461	541	-1,677	369,384
69	369,384	2,463	542	-1,680	369,625
70	369,625	2,464	542	-1,683	369,864
71	369,864	2,466	542	-1,685	370,102
72	370,102	2,467	543	-1,688	370,339
73	370,339	2,469	543	-1,691	370,573
74	370,573	2,470	544	-1,694	370,806
75	370,806	2,472	544	-1,697	371,038
76	371,038	2,474	544	-1,700	371,268
77	371,268	2,475	545	-1,702	371,496
78	371,496	2,477	545	-1,705	371,722
79	371,722	2,478	545	-1,708	371,947
80	371,947	2,480	546	-1,711	372,171
81	372,171	2,481	546	-1,714	372,392
82	372,392	2,483	546	-1,717	372,612
83	372,612	2,484	546	-1,719	372,830
84	372,830	2,486	547	-1,722	373,046
85	373,046	2,487	547	-1,725	373,261
86	373,261	2,488	547	-1,728	373,474
87	373,474	2,490	548	-1,731	373,685
88	373,685	2,491	548	-1,734	373,894
89	373,894	2,493	548	-1,737	374,102
90	374,102	2,494	549	-1,740	374,308
91	374,308	2,495	549	-1,743	374,511
92	374,511	2,497	549	-1,745	374,713
93	374,713	2,498	550	-1,748	374,914
94	374,914	2,499	550	-1,751	375,112
95	375,112	2,501	550	-1,754	375,308
96	375,308	2,502	550	-1,757	375,503

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97	375,503	2,503	551	-1,760	375,695
98	375,695	2,505	551	-1,763	375,886
99	375,886	2,506	551	-1,766	376,075
100	376,075	2,507	552	-1,769	376,261
101	376,261	2,508	552	-1,772	376,446
102	376,446	2,510	552	-1,775	376,629
103	376,629	2,511	552	-1,778	376,810
104	376,810	2,512	553	-1,781	376,989
105	376,989	2,513	553	-1,784	377,165
106	377,165	2,514	553	-1,787	377,340
107	377,340	2,516	553	-1,790	377,512
108	377,512	2,517	554	-1,793	377,683
109	377,683	2,518	554	-1,796	377,851
110	377,851	2,519	554	-1,799	378,018
111	378,018	2,520	554	-1,802	378,182
112	378,182	2,521	555	-1,805	378,344
113	378,344	2,522	555	-1,808	378,504
114	378,504	2,523	555	-1,811	378,661
115	378,661	2,524	555	-1,814	378,817
116	378,817	2,525	556	-1,817	378,970
117	378,970	2,526	556	-1,820	379,121
118	379,121	2,527	556	-1,823	379,270
119	379,270	2,528	556	-1,826	379,416
120	379,416	2,529	556	-1,829	379,560
121	379,560	2,530	557	-1,832	379,702
122	379,702	2,531	557	-1,835	379,842
123	379,842	2,532	557	-1,838	379,979
124	379,979	2,533	557	-1,841	380,114
125	380,114	2,534	558	-1,844	380,247
126	380,247	2,535	558	-1,847	380,377
127	380,377	2,536	558	-1,850	380,505
128	380,505	2,537	558	-1,853	380,630
129	380,630	2,538	558	-1,856	380,753
130	380,753	2,538	558	-1,859	380,873
131	380,873	2,539	559	-1,863	380,991
132	380,991	2,540	559	-1,866	381,107
133	381,107	2,541	559	-1,869	381,220
134	381,220	2,541	559	-1,872	381,330
135	381,330	2,542	559	-1,875	381,438
136	381,438	2,543	559	-1,878	381,543
137	381,543	2,544	560	-1,881	381,646
138	381,646	2,544	560	-1,884	381,746
139	381,746	2,545	560	-1,888	381,844
140	381,844	2,546	560	-1,891	381,939

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141	381,939	2,546	560	-1,894	382,031
142	382,031	2,547	560	-1,897	382,121
143	382,121	2,547	560	-1,900	382,208
144	382,208	2,548	561	-1,903	382,292
145	382,292	2,549	561	-1,906	382,373
146	382,373	2,549	561	-1,910	382,452
147	382,452	2,550	561	-1,913	382,528
148	382,528	2,550	561	-1,916	382,601
149	382,601	2,551	561	-1,919	382,671
150	382,671	2,551	561	-1,922	382,739
151	382,739	2,552	561	-1,926	382,803
152	382,803	2,552	561	-1,929	382,865
153	382,865	2,552	562	-1,932	382,924
154	382,924	2,553	562	-1,935	382,980
155	382,980	2,553	562	-1,939	383,033
156	383,033	2,554	562	-1,942	383,083
157	383,083	2,554	562	-1,945	383,130
158	383,130	2,554	562	-1,948	383,174
159	383,174	2,554	562	-1,951	383,215
160	383,215	2,555	562	-1,955	383,253
161	383,253	2,555	562	-1,958	383,288
162	383,288	2,555	562	-1,961	383,320
163	383,320	2,555	562	-1,965	383,348
164	383,348	2,556	562	-1,968	383,374
165	383,374	2,556	562	-1,971	383,396
166	383,396	2,556	562	-1,974	383,416
167	383,416	2,556	562	-1,978	383,432
168	383,432	2,556	562	-1,981	383,445
169	383,445	2,556	562	-1,984	383,455
170	383,455	2,556	562	-1,988	383,461
171	383,461	2,556	562	-1,991	383,464
172	383,464	2,556	562	-1,994	383,464
173	383,464	2,556	562	-1,997	383,460
174	383,460	2,556	562	-2,001	383,454
175	383,454	2,556	562	-2,004	383,443
176	383,443	2,556	562	-2,007	383,430
177	383,430	2,556	562	-2,011	383,413
178	383,413	2,556	562	-2,014	383,392
179	383,392	2,556	562	-2,018	383,368
180	383,368	2,556	562	-2,021	383,341
181	383,341	2,556	562	-2,024	383,310
182	383,310	2,555	562	-2,028	383,276
183	383,276	2,555	562	-2,031	383,238
184	383,238	2,555	562	-2,034	383,196

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185	383,196	2,555	562	-2,038	383,151
186	383,151	2,554	562	-2,041	383,102
187	383,102	2,554	562	-2,045	383,050
188	383,050	2,554	562	-2,048	382,993
189	382,993	2,553	562	-2,051	382,934
190	382,934	2,553	562	-2,055	382,870
191	382,870	2,552	562	-2,058	382,803
192	382,803	2,552	561	-2,062	382,732
193	382,732	2,552	561	-2,065	382,657
194	382,657	2,551	561	-2,069	382,578
195	382,578	2,551	561	-2,072	382,495
196	382,495	2,550	561	-2,075	382,409
197	382,409	2,549	561	-2,079	382,318
198	382,318	2,549	561	-2,082	382,224
199	382,224	2,548	561	-2,086	382,126
200	382,126	2,548	560	-2,089	382,023
201	382,023	2,547	560	-2,093	381,917
202	381,917	2,546	560	-2,096	381,807
203	381,807	2,545	560	-2,100	381,692
204	381,692	2,545	560	-2,103	381,574
205	381,574	2,544	560	-2,107	381,451
206	381,451	2,543	559	-2,110	381,324
207	381,324	2,542	559	-2,114	381,193
208	381,193	2,541	559	-2,117	381,058
209	381,058	2,540	559	-2,121	380,919
210	380,919	2,539	559	-2,124	380,775
211	380,775	2,539	558	-2,128	380,627
212	380,627	2,538	558	-2,132	380,475
213	380,475	2,536	558	-2,135	380,318
214	380,318	2,535	558	-2,139	380,157
215	380,157	2,534	558	-2,142	379,992
216	379,992	2,533	557	-2,146	379,822
217	379,822	2,532	557	-2,149	379,648
218	379,648	2,531	557	-2,153	379,469
219	379,469	2,530	557	-2,157	379,286
220	379,286	2,529	556	-2,160	379,098
221	379,098	2,527	556	-2,164	378,905
222	378,905	2,526	556	-2,167	378,708
223	378,708	2,525	555	-2,171	378,507
224	378,507	2,523	555	-2,175	378,300
225	378,300	2,522	555	-2,178	378,089
226	378,089	2,521	555	-2,182	377,874
227	377,874	2,519	554	-2,185	377,653
228	377,653	2,518	554	-2,189	377,428

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229	377,428	2,516	554	-2,193	377,198
230	377,198	2,515	553	-2,196	376,963
231	376,963	2,513	553	-2,200	376,723
232	376,723	2,511	553	-2,204	376,478
233	376,478	2,510	552	-2,207	376,229
234	376,229	2,508	552	-2,211	375,974
235	375,974	2,506	551	-2,215	375,714
236	375,714	2,505	551	-2,218	375,449
237	375,449	2,503	551	-2,222	375,180
238	375,180	2,501	550	-2,226	374,905
239	374,905	2,499	550	-2,230	374,625
240	374,625	2,497	549	-2,233	374,339
241	374,339	2,496	549	-2,237	374,049
242	374,049	2,494	549	-2,241	373,753
243	373,753	2,492	548	-2,244	373,452
244	373,452	2,490	548	-2,248	373,146
245	373,146	2,488	547	-2,252	372,835
246	372,835	2,486	547	-2,256	372,518
247	372,518	2,483	546	-2,259	372,195
248	372,195	2,481	546	-2,263	371,868
249	371,868	2,479	545	-2,267	371,534
250	371,534	2,477	545	-2,271	371,195
251	371,195	2,475	544	-2,275	370,851
252	370,851	2,472	544	-2,278	370,501
253	370,501	2,470	543	-2,282	370,146
254	370,146	2,468	543	-2,286	369,784
255	369,784	2,465	542	-2,290	369,418
256	369,418	2,463	542	-2,294	369,045
257	369,045	2,460	541	-2,297	368,667
258	368,667	2,458	541	-2,301	368,282
259	368,282	2,455	540	-2,305	367,892
260	367,892	2,453	540	-2,309	367,497
261	367,497	2,450	539	-2,313	367,095
262	367,095	2,447	538	-2,317	366,687
263	366,687	2,445	538	-2,320	366,273
264	366,273	2,442	537	-2,324	365,854
265	365,854	2,439	537	-2,328	365,428
266	365,428	2,436	536	-2,332	364,996
267	364,996	2,433	535	-2,336	364,558
268	364,558	2,430	535	-2,340	364,114
269	364,114	2,427	534	-2,344	363,664
270	363,664	2,424	533	-2,348	363,207
271	363,207	2,421	533	-2,352	362,744
272	362,744	2,418	532	-2,356	362,275

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273	362,275	2,415	531	-2,359	361,799
274	361,799	2,412	531	-2,363	361,317
275	361,317	2,409	530	-2,367	360,829
276	360,829	2,406	529	-2,371	360,334
277	360,334	2,402	528	-2,375	359,832
278	359,832	2,399	528	-2,379	359,324
279	359,324	2,395	527	-2,383	358,810
280	358,810	2,392	526	-2,387	358,288
281	358,288	2,389	525	-2,391	357,760
282	357,760	2,385	525	-2,395	357,226
283	357,226	2,382	524	-2,399	356,684
284	356,684	2,378	523	-2,403	356,136
285	356,136	2,374	522	-2,407	355,581
286	355,581	2,371	522	-2,411	355,019
287	355,019	2,367	521	-2,415	354,450
288	354,450	2,363	520	-2,419	353,874
289	353,874	2,359	519	-2,423	353,291
290	353,291	2,355	518	-2,427	352,701
291	352,701	2,351	517	-2,431	352,103
292	352,103	2,347	516	-2,435	351,499
293	351,499	2,343	516	-2,439	350,888
294	350,888	2,339	515	-2,443	350,269
295	350,269	2,335	514	-2,447	349,643
296	349,643	2,331	513	-2,452	349,009
297	349,009	2,327	512	-2,456	348,368
298	348,368	2,322	511	-2,460	347,720
299	347,720	2,318	510	-2,464	347,065
300	347,065	2,314	509	-2,468	346,401
301	346,401	2,309	508	-2,472	345,731
302	345,731	2,305	507	-2,476	345,052
303	345,052	2,300	506	-2,480	344,366
304	344,366	2,296	505	-2,484	343,672
305	343,672	2,291	504	-2,489	342,971
306	342,971	2,286	503	-2,493	342,262
307	342,262	2,282	502	-2,497	341,545
308	341,545	2,277	501	-2,501	340,820
309	340,820	2,272	500	-2,505	340,087
310	340,087	2,267	499	-2,509	339,346
311	339,346	2,262	498	-2,514	338,597
312	338,597	2,257	497	-2,518	337,840
313	337,840	2,252	495	-2,522	337,075
314	337,075	2,247	494	-2,526	336,301
315	336,301	2,242	493	-2,530	335,520
316	335,520	2,237	492	-2,535	334,730

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317	334,730	2,232	491	-2,539	333,931
318	333,931	2,226	490	-2,543	333,125
319	333,125	2,221	489	-2,547	332,310
320	332,310	2,215	487	-2,552	331,486
321	331,486	2,210	486	-2,556	330,654
322	330,654	2,204	485	-2,560	329,814
323	329,814	2,199	484	-2,564	328,964
324	328,964	2,193	482	-2,569	328,106
325	328,106	2,187	481	-2,573	327,240
326	327,240	2,182	480	-2,577	326,364
327	326,364	2,176	479	-2,581	325,480
328	325,480	2,170	477	-2,586	324,587
329	324,587	2,164	476	-2,590	323,684
330	323,684	2,158	475	-2,594	322,773
331	322,773	2,152	473	-2,599	321,853
332	321,853	2,146	472	-2,603	320,924
333	320,924	2,139	471	-2,607	319,985
334	319,985	2,133	469	-2,612	319,037
335	319,037	2,127	468	-2,616	318,080
336	318,080	2,121	467	-2,620	317,114
337	317,114	2,114	465	-2,625	316,138
338	316,138	2,108	464	-2,629	315,153
339	315,153	2,101	462	-2,634	314,158
340	314,158	2,094	461	-2,638	313,154
341	313,154	2,088	459	-2,642	312,140
342	312,140	2,081	458	-2,647	311,116
343	311,116	2,074	456	-2,651	310,083
344	310,083	2,067	455	-2,656	309,040
345	309,040	2,060	453	-2,660	307,987
346	307,987	2,053	452	-2,664	306,924
347	306,924	2,046	450	-2,669	305,851
348	305,851	2,039	449	-2,673	304,768
349	304,768	2,032	447	-2,678	303,675
350	303,675	2,025	445	-2,682	302,572
351	302,572	2,017	444	-2,687	301,459
352	301,459	2,010	442	-2,691	300,335
353	300,335	2,002	440	-2,696	299,201
354	299,201	1,995	439	-2,700	298,057
355	298,057	1,987	437	-2,705	296,902
356	296,902	1,979	435	-2,709	295,737
357	295,737	1,972	434	-2,714	294,561
358	294,561	1,964	432	-2,718	293,375
359	293,375	1,956	430	-2,723	292,177
360	\$292,177	\$1,948	\$429	\$-2,727	\$290,969

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