

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

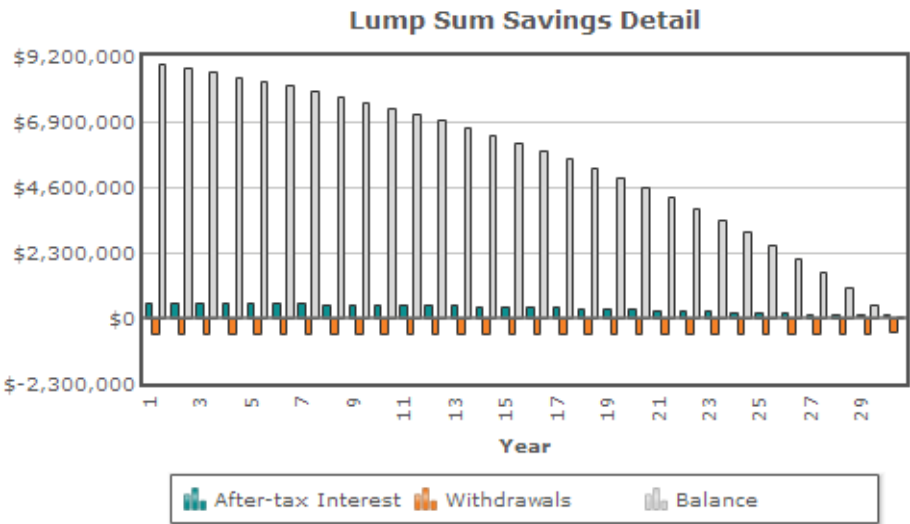
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$9,000,000
Proposed monthly withdrawal amounts	\$50,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	12.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 30 years with systematic withdrawals totalling \$17,882,629.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$9,000,000	\$536,517	\$64,382	\$-600,000	\$8,872,135
2	8,872,135	528,657	63,439	-600,000	8,737,353
3	8,737,353	520,371	62,445	-600,000	8,595,280
4	8,595,280	511,638	61,397	-600,000	8,445,521
5	8,445,521	502,431	60,292	-600,000	8,287,661
6	8,287,661	492,727	59,127	-600,000	8,121,261
7	8,121,261	482,498	57,900	-600,000	7,945,859
8	7,945,859	471,715	56,606	-600,000	7,760,968

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	7,760,968	460,350	55,242	-600,000	7,566,076
10	7,566,076	448,369	53,804	-600,000	7,360,640
11	7,360,640	435,740	52,289	-600,000	7,144,092
12	7,144,092	422,428	50,691	-600,000	6,915,828
13	6,915,828	408,396	49,007	-600,000	6,675,217
14	6,675,217	393,605	47,233	-600,000	6,421,589
15	6,421,589	378,013	45,362	-600,000	6,154,240
16	6,154,240	361,578	43,389	-600,000	5,872,429
17	5,872,429	344,254	41,311	-600,000	5,575,373
18	5,575,373	325,993	39,119	-600,000	5,262,247
19	5,262,247	306,744	36,809	-600,000	4,932,182
20	4,932,182	286,454	34,374	-600,000	4,584,262
21	4,584,262	265,066	31,808	-600,000	4,217,520
22	4,217,520	242,521	29,103	-600,000	3,830,939
23	3,830,939	218,757	26,251	-600,000	3,423,445
24	3,423,445	193,707	23,245	-600,000	2,993,907
25	2,993,907	167,302	20,076	-600,000	2,541,132
26	2,541,132	139,468	16,736	-600,000	2,063,864
27	2,063,864	110,129	13,215	-600,000	1,560,777
28	1,560,777	79,202	9,504	-600,000	1,030,475
29	1,030,475	46,602	5,592	-600,000	471,485
30	\$471,485	\$12,664	\$1,520	\$-482,629	\$0

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.
