

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

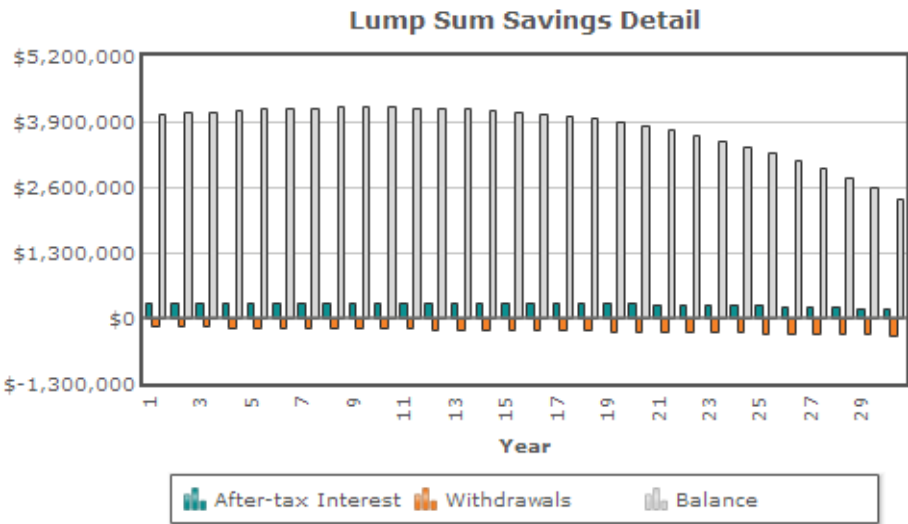
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$4,000,000
Proposed monthly withdrawal amounts	\$15,000
Annual withdrawal increases (if any)	2.25%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	24.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 24.00%	Withdrawals	Ending Balance
1	\$4,000,000	\$281,031	\$67,448	\$-181,868	\$4,031,716
2	4,031,716	283,172	67,961	-186,002	4,060,925
3	4,060,925	285,130	68,431	-190,231	4,087,393
4	4,087,393	286,889	68,853	-194,555	4,110,873
5	4,110,873	288,430	69,223	-198,978	4,131,101
6	4,131,101	289,734	69,536	-203,502	4,147,797
7	4,147,797	290,782	69,788	-208,128	4,160,663
8	4,160,663	291,551	69,972	-212,860	4,169,382

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	4,169,382	292,020	70,085	-217,699	4,173,618
10	4,173,618	292,163	70,119	-222,648	4,173,015
11	4,173,015	291,956	70,069	-227,709	4,167,191
12	4,167,191	291,370	69,929	-232,886	4,155,747
13	4,155,747	290,377	69,691	-238,180	4,138,253
14	4,138,253	288,947	69,347	-243,595	4,114,258
15	4,114,258	287,046	68,891	-249,133	4,083,280
16	4,083,280	284,640	68,314	-254,796	4,044,811
17	4,044,811	281,693	67,606	-260,589	3,998,308
18	3,998,308	278,165	66,760	-266,513	3,943,201
19	3,943,201	274,016	65,764	-272,572	3,878,881
20	3,878,881	269,201	64,608	-278,768	3,804,706
21	3,804,706	263,675	63,282	-285,105	3,719,993
22	3,719,993	257,388	61,773	-291,587	3,624,021
23	3,624,021	250,289	60,069	-298,216	3,516,025
24	3,516,025	242,322	58,157	-304,995	3,395,194
25	3,395,194	233,430	56,023	-311,929	3,260,672
26	3,260,672	223,550	53,652	-319,020	3,111,550
27	3,111,550	212,618	51,028	-326,272	2,946,867
28	2,946,867	200,564	48,135	-333,690	2,765,606
29	2,765,606	187,316	44,956	-341,276	2,566,690
30	\$2,566,690	\$172,796	\$41,471	\$-349,034	\$2,348,981

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