

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

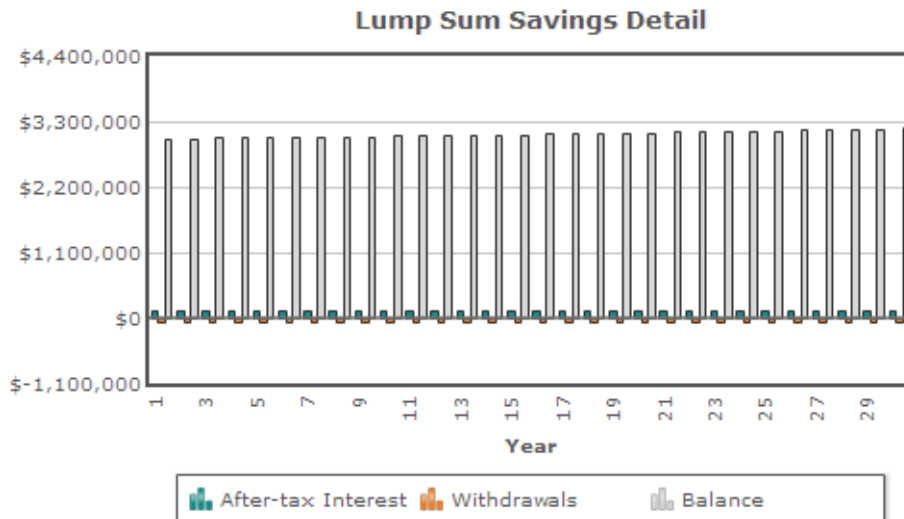
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$3,000,000
Proposed monthly withdrawal amounts	\$7,500
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$3,000,000	\$120,067	\$26,415	-\$90,000	\$3,003,652
2	3,003,652	120,215	26,447	-90,000	3,007,419
3	3,007,419	120,368	26,481	-90,000	3,011,306
4	3,011,306	120,525	26,516	-90,000	3,015,316
5	3,015,316	120,688	26,551	-90,000	3,019,453
6	3,019,453	120,856	26,588	-90,000	3,023,720
7	3,023,720	121,029	26,626	-90,000	3,028,123
8	3,028,123	121,208	26,666	-90,000	3,032,665

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	3,032,665	121,392	26,706	-90,000	3,037,351
10	3,037,351	121,582	26,748	-90,000	3,042,185
11	3,042,185	121,778	26,791	-90,000	3,047,172
12	3,047,172	121,981	26,836	-90,000	3,052,317
13	3,052,317	122,189	26,882	-90,000	3,057,625
14	3,057,625	122,405	26,929	-90,000	3,063,100
15	3,063,100	122,627	26,978	-90,000	3,068,749
16	3,068,749	122,856	27,028	-90,000	3,074,577
17	3,074,577	123,093	27,080	-90,000	3,080,590
18	3,080,590	123,337	27,134	-90,000	3,086,792
19	3,086,792	123,588	27,189	-90,000	3,093,191
20	3,093,191	123,848	27,247	-90,000	3,099,792
21	3,099,792	124,116	27,305	-90,000	3,106,603
22	3,106,603	124,392	27,366	-90,000	3,113,629
23	3,113,629	124,677	27,429	-90,000	3,120,877
24	3,120,877	124,971	27,494	-90,000	3,128,355
25	3,128,355	125,275	27,560	-90,000	3,136,069
26	3,136,069	125,588	27,629	-90,000	3,144,028
27	3,144,028	125,911	27,700	-90,000	3,152,238
28	3,152,238	126,244	27,774	-90,000	3,160,708
29	3,160,708	126,588	27,849	-90,000	3,169,447
30	\$3,169,447	\$126,942	\$27,927	\$-90,000	\$3,178,462

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