

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: April 1, 2026

INTRODUCTION

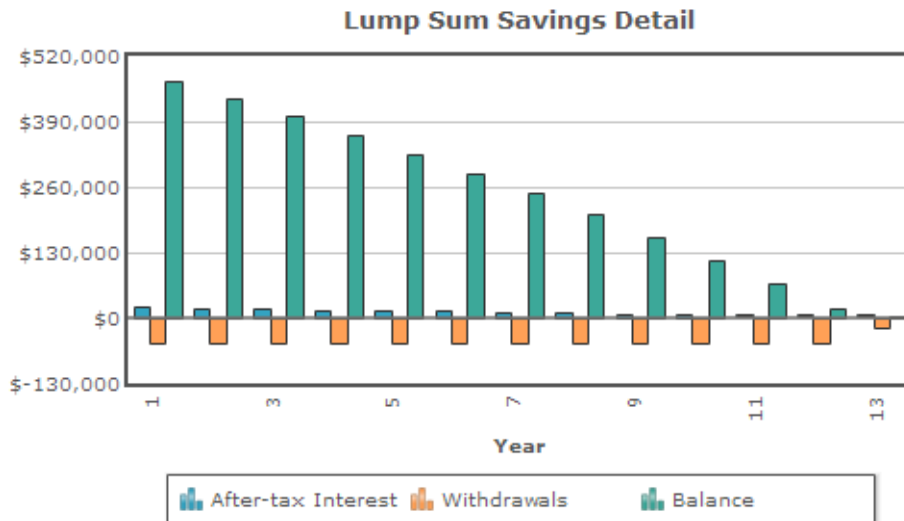
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$500,000
Proposed monthly withdrawal amounts	\$4,175
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	10.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 12 years with systematic withdrawals totalling \$620,452.



Month	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 10.00%	Withdrawals	Ending Balance
1	\$500,000	\$1,667	\$167	-\$4,175	\$497,325
2	497,325	1,658	166	-4,175	494,642
3	494,642	1,649	165	-4,175	491,951
4	491,951	1,640	164	-4,175	489,252
5	489,252	1,631	163	-4,175	486,545
6	486,545	1,622	162	-4,175	483,829
7	483,829	1,613	161	-4,175	481,106
8	481,106	1,604	160	-4,175	478,374
9	478,374	1,595	159	-4,175	475,634
10	475,634	1,585	159	-4,175	472,886
11	472,886	1,576	158	-4,175	470,130
12	470,130	1,567	157	-4,175	467,365
13	467,365	1,558	156	-4,175	464,592

14	464,592	1,549	155	-4,175	461,811
15	461,811	1,539	154	-4,175	459,021
16	459,021	1,530	153	-4,175	456,223
17	456,223	1,521	152	-4,175	453,417
18	453,417	1,511	151	-4,175	450,602
19	450,602	1,502	150	-4,175	447,779
20	447,779	1,493	149	-4,175	444,947
21	444,947	1,483	148	-4,175	442,107
22	442,107	1,474	147	-4,175	439,259
23	439,259	1,464	146	-4,175	436,401
24	436,401	1,455	145	-4,175	433,536
25	433,536	1,445	145	-4,175	430,661
26	430,661	1,436	144	-4,175	427,778
27	427,778	1,426	143	-4,175	424,887
28	424,887	1,416	142	-4,175	421,986
29	421,986	1,407	141	-4,175	419,077
30	419,077	1,397	140	-4,175	416,159
31	416,159	1,387	139	-4,175	413,233
32	413,233	1,377	138	-4,175	410,298
33	410,298	1,368	137	-4,175	407,353
34	407,353	1,358	136	-4,175	404,400
35	404,400	1,348	135	-4,175	401,439
36	401,439	1,338	134	-4,175	398,468
37	398,468	1,328	133	-4,175	395,488
38	395,488	1,318	132	-4,175	392,500
39	392,500	1,308	131	-4,175	389,502
40	389,502	1,298	130	-4,175	386,496
41	386,496	1,288	129	-4,175	383,480
42	383,480	1,278	128	-4,175	380,456
43	380,456	1,268	127	-4,175	377,422
44	377,422	1,258	126	-4,175	374,379
45	374,379	1,248	125	-4,175	371,328
46	371,328	1,238	124	-4,175	368,267
47	368,267	1,228	123	-4,175	365,196
48	365,196	1,217	122	-4,175	362,117
49	362,117	1,207	121	-4,175	359,028
50	359,028	1,197	120	-4,175	355,930
51	355,930	1,186	119	-4,175	352,823
52	352,823	1,176	118	-4,175	349,707
53	349,707	1,166	117	-4,175	346,581
54	346,581	1,155	116	-4,175	343,446
55	343,446	1,145	114	-4,175	340,301
56	340,301	1,134	113	-4,175	337,147
57	337,147	1,124	112	-4,175	333,983
58	333,983	1,113	111	-4,175	330,810
59	330,810	1,103	110	-4,175	327,628
60	327,628	1,092	109	-4,175	324,435
61	324,435	1,081	108	-4,175	321,234
62	321,234	1,071	107	-4,175	318,022

63	318,022	1,060	106	-4,175	314,802
64	314,802	1,049	105	-4,175	311,571
65	311,571	1,039	104	-4,175	308,331
66	308,331	1,028	103	-4,175	305,081
67	305,081	1,017	102	-4,175	301,821
68	301,821	1,006	101	-4,175	298,551
69	298,551	995	100	-4,175	295,272
70	295,272	984	98	-4,175	291,983
71	291,983	973	97	-4,175	288,684
72	288,684	962	96	-4,175	285,375
73	285,375	951	95	-4,175	282,056
74	282,056	940	94	-4,175	278,727
75	278,727	929	93	-4,175	275,388
76	275,388	918	92	-4,175	272,039
77	272,039	907	91	-4,175	268,681
78	268,681	896	90	-4,175	265,312
79	265,312	884	88	-4,175	261,933
80	261,933	873	87	-4,175	258,543
81	258,543	862	86	-4,175	255,144
82	255,144	850	85	-4,175	251,734
83	251,734	839	84	-4,175	248,315
84	248,315	828	83	-4,175	244,885
85	244,885	816	82	-4,175	241,444
86	241,444	805	80	-4,175	237,994
87	237,994	793	79	-4,175	234,533
88	234,533	782	78	-4,175	231,061
89	231,061	770	77	-4,175	227,579
90	227,579	759	76	-4,175	224,087
91	224,087	747	75	-4,175	220,584
92	220,584	735	74	-4,175	217,071
93	217,071	724	72	-4,175	213,547
94	213,547	712	71	-4,175	210,013
95	210,013	700	70	-4,175	206,468
96	206,468	688	69	-4,175	202,912
97	202,912	676	68	-4,175	199,346
98	199,346	664	66	-4,175	195,769
99	195,769	653	65	-4,175	192,181
100	192,181	641	64	-4,175	188,583
101	188,583	629	63	-4,175	184,974
102	184,974	617	62	-4,175	181,354
103	181,354	605	60	-4,175	177,723
104	177,723	592	59	-4,175	174,081
105	174,081	580	58	-4,175	170,428
106	170,428	568	57	-4,175	166,764
107	166,764	556	56	-4,175	163,090
108	163,090	544	54	-4,175	159,404
109	159,404	531	53	-4,175	155,707
110	155,707	519	52	-4,175	151,999
111	151,999	507	51	-4,175	148,280

112	148,280	494	49	-4,175	144,550
113	144,550	482	48	-4,175	140,809
114	140,809	469	47	-4,175	137,056
115	137,056	457	46	-4,175	133,292
116	133,292	444	44	-4,175	129,517
117	129,517	432	43	-4,175	125,731
118	125,731	419	42	-4,175	121,933
119	121,933	406	41	-4,175	118,124
120	118,124	394	39	-4,175	114,303
121	114,303	381	38	-4,175	110,471
122	110,471	368	37	-4,175	106,628
123	106,628	355	36	-4,175	102,772
124	102,772	343	34	-4,175	98,906
125	98,906	330	33	-4,175	95,027
126	95,027	317	32	-4,175	91,138
127	91,138	304	30	-4,175	87,236
128	87,236	291	29	-4,175	83,323
129	83,323	278	28	-4,175	79,398
130	79,398	265	26	-4,175	75,461
131	75,461	252	25	-4,175	71,512
132	71,512	238	24	-4,175	67,552
133	67,552	225	23	-4,175	63,579
134	63,579	212	21	-4,175	59,595
135	59,595	199	20	-4,175	55,599
136	55,599	185	19	-4,175	51,591
137	51,591	172	17	-4,175	47,570
138	47,570	159	16	-4,175	43,538
139	43,538	145	15	-4,175	39,494
140	39,494	132	13	-4,175	35,437
141	35,437	118	12	-4,175	31,369
142	31,369	105	10	-4,175	27,288
143	27,288	91	9	-4,175	23,195
144	23,195	77	8	-4,175	19,089
145	19,089	64	6	-4,175	14,971
146	14,971	50	5	-4,175	10,841
147	10,841	36	4	-4,175	6,699
148	6,699	22	2	-4,175	2,544
149	\$2,544	\$8	\$1	\$-2,552	\$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 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 is for illustrative purposes only. Your results may vary.

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