

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 18, 2025



## INTRODUCTION

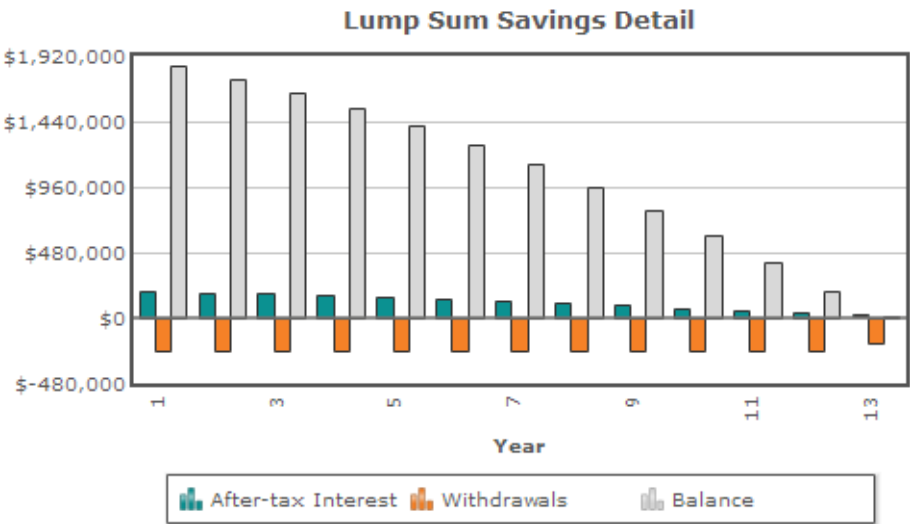
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$1,940,000
Proposed monthly withdrawal amounts	\$20,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 13 years with systematic withdrawals totalling \$3,073,358.



Year	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,940,000	\$189,846	\$41,766	-\$240,000	\$1,848,080
2	1,848,080	180,318	39,670	-240,000	1,748,728
3	1,748,728	170,020	37,404	-240,000	1,641,344
4	1,641,344	158,889	34,956	-240,000	1,525,278
5	1,525,278	146,859	32,309	-240,000	1,399,827
6	1,399,827	133,855	29,448	-240,000	1,264,235
7	1,264,235	119,801	26,356	-240,000	1,117,679
8	1,117,679	104,610	23,014	-240,000	959,275

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	959,275	88,190	19,402	-240,000	788,063
10	788,063	70,444	15,498	-240,000	603,009
11	603,009	51,262	11,278	-240,000	402,994
12	402,994	30,530	6,717	-240,000	186,807
13	\$186,807	\$8,399	\$1,848	\$-193,358	\$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.*

---