

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 4, 2025



INTRODUCTION

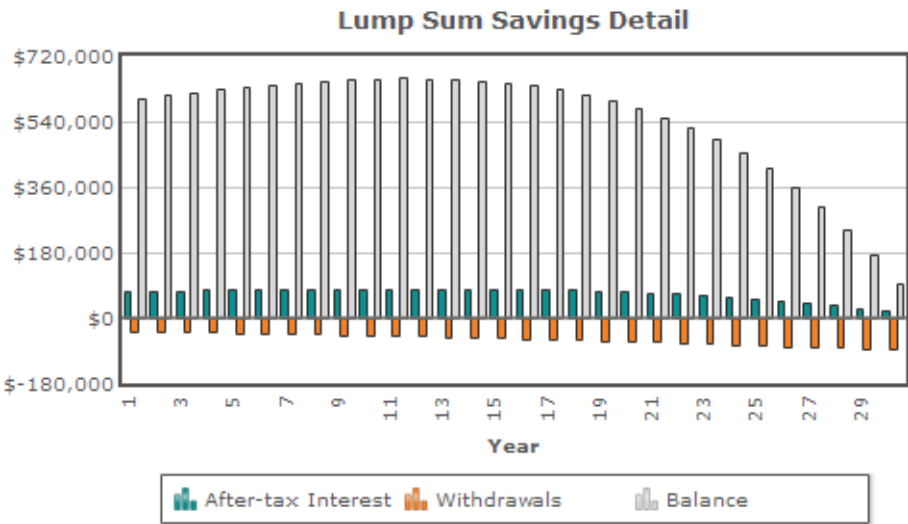
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$590,578
Proposed monthly withdrawal amounts	\$3,100
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	12.00%
Federal marginal tax bracket	34.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 12.00%	Taxes @ 34.00%	Withdrawals	Ending Balance
1	\$590,578	\$71,390	\$24,273	\$-37,716	\$599,980
2	599,980	72,496	24,649	-38,863	608,964
3	608,964	73,548	25,006	-40,045	617,461
4	617,461	74,538	25,343	-41,263	625,393
5	625,393	75,455	25,655	-42,518	632,675
6	632,675	76,288	25,938	-43,811	639,214
7	639,214	77,028	26,189	-45,144	644,908
8	644,908	77,660	26,404	-46,517	649,647

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	649,647	78,170	26,578	-47,932	653,307
10	653,307	78,544	26,705	-49,390	655,757
11	655,757	78,765	26,780	-50,892	656,850
12	656,850	78,815	26,797	-52,440	656,428
13	656,428	78,673	26,749	-54,035	654,317
14	654,317	78,318	26,628	-55,678	650,329
15	650,329	77,727	26,427	-57,372	644,257
16	644,257	76,874	26,137	-59,117	635,877
17	635,877	75,731	25,748	-60,915	624,944
18	624,944	74,266	25,251	-62,768	611,192
19	611,192	72,448	24,632	-64,677	594,330
20	594,330	70,240	23,881	-66,644	574,044
21	574,044	67,602	22,985	-68,671	549,990
22	549,990	64,491	21,927	-70,760	521,794
23	521,794	60,862	20,693	-72,912	489,051
24	489,051	56,663	19,265	-75,130	451,319
25	451,319	51,839	17,625	-77,415	408,117
26	408,117	46,331	15,752	-79,770	358,926
27	358,926	40,073	13,625	-82,196	303,178
28	303,178	32,995	11,218	-84,696	240,259
29	240,259	25,021	8,507	-87,272	169,501
30	\$169,501	\$16,066	\$5,463	\$-89,927	\$90,178

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