

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: April 2, 2026

## INTRODUCTION

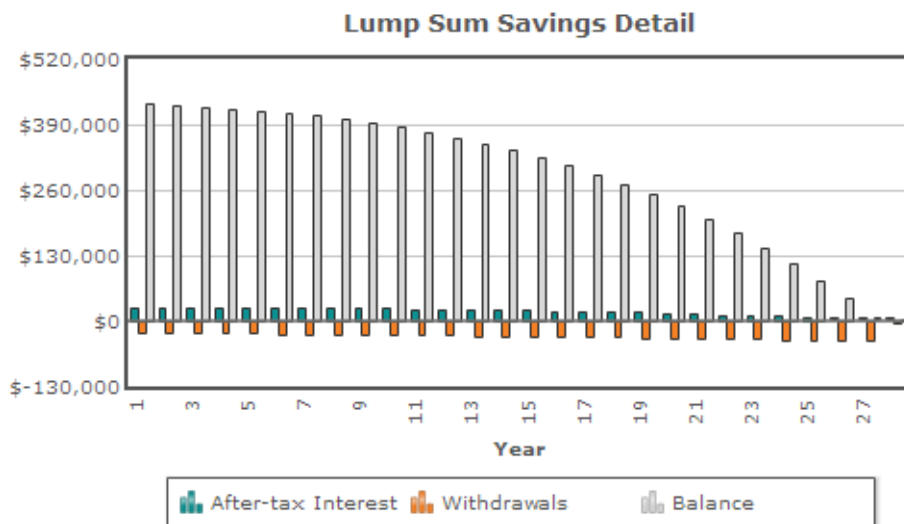
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$430,000
Proposed monthly withdrawal amounts	\$2,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	12.00%
Desired table display	Monthly

## ANALYSIS

Your money will last approximately 27 years with systematic withdrawals totalling \$862,061.



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$430,000	\$2,150	\$258	-\$2,000	\$429,892
2	429,892	2,149	258	-2,003	429,780
3	429,780	2,149	258	-2,007	429,665
4	429,665	2,148	258	-2,010	429,545
5	429,545	2,148	258	-2,013	429,422
6	429,422	2,147	258	-2,017	429,294
7	429,294	2,146	258	-2,020	429,163
8	429,163	2,146	257	-2,023	429,028

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9	429,028	2,145	257	-2,027	428,889
10	428,889	2,144	257	-2,030	428,746
11	428,746	2,144	257	-2,034	428,599
12	428,599	2,143	257	-2,037	428,448
13	428,448	2,142	257	-2,040	428,292
14	428,292	2,141	257	-2,044	428,133
15	428,133	2,141	257	-2,047	427,970
16	427,970	2,140	257	-2,051	427,802
17	427,802	2,139	257	-2,054	427,631
18	427,631	2,138	257	-2,057	427,455
19	427,455	2,137	256	-2,061	427,275
20	427,275	2,136	256	-2,064	427,090
21	427,090	2,135	256	-2,068	426,902
22	426,902	2,135	256	-2,071	426,709
23	426,709	2,134	256	-2,075	426,512
24	426,512	2,133	256	-2,078	426,311
25	426,311	2,132	256	-2,082	426,105
26	426,105	2,131	256	-2,085	425,895
27	425,895	2,129	256	-2,088	425,680
28	425,680	2,128	255	-2,092	425,461
29	425,461	2,127	255	-2,095	425,238
30	425,238	2,126	255	-2,099	425,010
31	425,010	2,125	255	-2,102	424,777
32	424,777	2,124	255	-2,106	424,540
33	424,540	2,123	255	-2,109	424,299
34	424,299	2,121	255	-2,113	424,053
35	424,053	2,120	254	-2,117	423,802
36	423,802	2,119	254	-2,120	423,547
37	423,547	2,118	254	-2,124	423,287
38	423,287	2,116	254	-2,127	423,022
39	423,022	2,115	254	-2,131	422,753
40	422,753	2,114	254	-2,134	422,479
41	422,479	2,112	253	-2,138	422,200
42	422,200	2,111	253	-2,141	421,916
43	421,916	2,110	253	-2,145	421,628
44	421,628	2,108	253	-2,148	421,334
45	421,334	2,107	253	-2,152	421,036
46	421,036	2,105	253	-2,156	420,733
47	420,733	2,104	252	-2,159	420,425
48	420,425	2,102	252	-2,163	420,112
49	420,112	2,101	252	-2,166	419,794
50	419,794	2,099	252	-2,170	419,471
51	419,471	2,097	252	-2,174	419,143
52	419,143	2,096	251	-2,177	418,810

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53	418,810	2,094	251	-2,181	418,472
54	418,472	2,092	251	-2,185	418,129
55	418,129	2,091	251	-2,188	417,781
56	417,781	2,089	251	-2,192	417,427
57	417,427	2,087	250	-2,195	417,068
58	417,068	2,085	250	-2,199	416,704
59	416,704	2,084	250	-2,203	416,335
60	416,335	2,082	250	-2,206	415,960
61	415,960	2,080	250	-2,210	415,580
62	415,580	2,078	249	-2,214	415,195
63	415,195	2,076	249	-2,218	414,804
64	414,804	2,074	249	-2,221	414,408
65	414,408	2,072	249	-2,225	414,007
66	414,007	2,070	248	-2,229	413,600
67	413,600	2,068	248	-2,232	413,187
68	413,187	2,066	248	-2,236	412,769
69	412,769	2,064	248	-2,240	412,345
70	412,345	2,062	247	-2,244	411,916
71	411,916	2,060	247	-2,247	411,481
72	411,481	2,057	247	-2,251	411,041
73	411,041	2,055	247	-2,255	410,595
74	410,595	2,053	246	-2,259	410,143
75	410,143	2,051	246	-2,262	409,685
76	409,685	2,048	246	-2,266	409,222
77	409,222	2,046	246	-2,270	408,752
78	408,752	2,044	245	-2,274	408,277
79	408,277	2,041	245	-2,277	407,796
80	407,796	2,039	245	-2,281	407,309
81	407,309	2,037	244	-2,285	406,817
82	406,817	2,034	244	-2,289	406,318
83	406,318	2,032	244	-2,293	405,813
84	405,813	2,029	243	-2,296	405,302
85	405,302	2,027	243	-2,300	404,785
86	404,785	2,024	243	-2,304	404,262
87	404,262	2,021	243	-2,308	403,733
88	403,733	2,019	242	-2,312	403,197
89	403,197	2,016	242	-2,316	402,656
90	402,656	2,013	242	-2,320	402,108
91	402,108	2,011	241	-2,323	401,554
92	401,554	2,008	241	-2,327	400,994
93	400,994	2,005	241	-2,331	400,427
94	400,427	2,002	240	-2,335	399,854
95	399,854	1,999	240	-2,339	399,274
96	399,274	1,996	240	-2,343	398,688

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97	398,688	1,993	239	-2,347	398,096
98	398,096	1,990	239	-2,351	397,497
99	397,497	1,987	238	-2,355	396,891
100	396,891	1,984	238	-2,358	396,279
101	396,279	1,981	238	-2,362	395,660
102	395,660	1,978	237	-2,366	395,035
103	395,035	1,975	237	-2,370	394,403
104	394,403	1,972	237	-2,374	393,764
105	393,764	1,969	236	-2,378	393,118
106	393,118	1,966	236	-2,382	392,466
107	392,466	1,962	235	-2,386	391,806
108	391,806	1,959	235	-2,390	391,140
109	391,140	1,956	235	-2,394	390,467
110	390,467	1,952	234	-2,398	389,787
111	389,787	1,949	234	-2,402	389,100
112	389,100	1,946	233	-2,406	388,406
113	388,406	1,942	233	-2,410	387,705
114	387,705	1,939	233	-2,414	386,997
115	386,997	1,935	232	-2,418	386,282
116	386,282	1,931	232	-2,422	385,559
117	385,559	1,928	231	-2,426	384,829
118	384,829	1,924	231	-2,430	384,092
119	384,092	1,920	230	-2,434	383,348
120	383,348	1,917	230	-2,438	382,597
121	382,597	1,913	230	-2,442	381,838
122	381,838	1,909	229	-2,446	381,071
123	381,071	1,905	229	-2,451	380,297
124	380,297	1,901	228	-2,455	379,516
125	379,516	1,898	228	-2,459	378,727
126	378,727	1,894	227	-2,463	377,931
127	377,931	1,890	227	-2,467	377,127
128	377,127	1,886	226	-2,471	376,315
129	376,315	1,882	226	-2,475	375,496
130	375,496	1,877	225	-2,479	374,669
131	374,669	1,873	225	-2,483	373,834
132	373,834	1,869	224	-2,488	372,991
133	372,991	1,865	224	-2,492	372,140
134	372,140	1,861	223	-2,496	371,282
135	371,282	1,856	223	-2,500	370,416
136	370,416	1,852	222	-2,504	369,541
137	369,541	1,848	222	-2,508	368,659
138	368,659	1,843	221	-2,513	367,769
139	367,769	1,839	221	-2,517	366,870
140	366,870	1,834	220	-2,521	365,963

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141	365,963	1,830	220	-2,525	365,048
142	365,048	1,825	219	-2,529	364,125
143	364,125	1,821	218	-2,534	363,194
144	363,194	1,816	218	-2,538	362,254
145	362,254	1,811	217	-2,542	361,306
146	361,306	1,807	217	-2,546	360,350
147	360,350	1,802	216	-2,550	359,385
148	359,385	1,797	216	-2,555	358,411
149	358,411	1,792	215	-2,559	357,429
150	357,429	1,787	214	-2,563	356,439
151	356,439	1,782	214	-2,568	355,440
152	355,440	1,777	213	-2,572	354,432
153	354,432	1,772	213	-2,576	353,415
154	353,415	1,767	212	-2,580	352,390
155	352,390	1,762	211	-2,585	351,356
156	351,356	1,757	211	-2,589	350,313
157	350,313	1,752	210	-2,593	349,261
158	349,261	1,746	210	-2,598	348,200
159	348,200	1,741	209	-2,602	347,130
160	347,130	1,736	208	-2,606	346,051
161	346,051	1,730	208	-2,611	344,963
162	344,963	1,725	207	-2,615	343,866
163	343,866	1,719	206	-2,619	342,760
164	342,760	1,714	206	-2,624	341,644
165	341,644	1,708	205	-2,628	340,519
166	340,519	1,703	204	-2,632	339,385
167	339,385	1,697	204	-2,637	338,241
168	338,241	1,691	203	-2,641	337,088
169	337,088	1,685	202	-2,646	335,926
170	335,926	1,680	202	-2,650	334,754
171	334,754	1,674	201	-2,654	333,572
172	333,572	1,668	200	-2,659	332,381
173	332,381	1,662	199	-2,663	331,180
174	331,180	1,656	199	-2,668	329,970
175	329,970	1,650	198	-2,672	328,750
176	328,750	1,644	197	-2,677	327,519
177	327,519	1,638	197	-2,681	326,279
178	326,279	1,631	196	-2,686	325,029
179	325,029	1,625	195	-2,690	323,769
180	323,769	1,619	194	-2,695	322,499
181	322,499	1,612	193	-2,699	321,219
182	321,219	1,606	193	-2,704	319,929
183	319,929	1,600	192	-2,708	318,629
184	318,629	1,593	191	-2,713	317,318

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185	317,318	1,587	190	-2,717	315,997
186	315,997	1,580	190	-2,722	314,666
187	314,666	1,573	189	-2,726	313,325
188	313,325	1,567	188	-2,731	311,973
189	311,973	1,560	187	-2,735	310,610
190	310,610	1,553	186	-2,740	309,237
191	309,237	1,546	186	-2,744	307,853
192	307,853	1,539	185	-2,749	306,459
193	306,459	1,532	184	-2,754	305,054
194	305,054	1,525	183	-2,758	303,638
195	303,638	1,518	182	-2,763	302,211
196	302,211	1,511	181	-2,767	300,773
197	300,773	1,504	180	-2,772	299,325
198	299,325	1,497	180	-2,777	297,865
199	297,865	1,489	179	-2,781	296,395
200	296,395	1,482	178	-2,786	294,913
201	294,913	1,475	177	-2,790	293,420
202	293,420	1,467	176	-2,795	291,916
203	291,916	1,460	175	-2,800	290,401
204	290,401	1,452	174	-2,804	288,874
205	288,874	1,444	173	-2,809	287,336
206	287,336	1,437	172	-2,814	285,787
207	285,787	1,429	171	-2,818	284,226
208	284,226	1,421	171	-2,823	282,653
209	282,653	1,413	170	-2,828	281,069
210	281,069	1,405	169	-2,833	279,473
211	279,473	1,397	168	-2,837	277,865
212	277,865	1,389	167	-2,842	276,246
213	276,246	1,381	166	-2,847	274,615
214	274,615	1,373	165	-2,852	272,972
215	272,972	1,365	164	-2,856	271,316
216	271,316	1,357	163	-2,861	269,649
217	269,649	1,348	162	-2,866	267,970
218	267,970	1,340	161	-2,871	266,278
219	266,278	1,331	160	-2,875	264,574
220	264,574	1,323	159	-2,880	262,858
221	262,858	1,314	158	-2,885	261,130
222	261,130	1,306	157	-2,890	259,389
223	259,389	1,297	156	-2,895	257,636
224	257,636	1,288	155	-2,899	255,870
225	255,870	1,279	154	-2,904	254,092
226	254,092	1,270	152	-2,909	252,301
227	252,301	1,262	151	-2,914	250,497
228	250,497	1,252	150	-2,919	248,680

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229	248,680	1,243	149	-2,924	246,851
230	246,851	1,234	148	-2,929	245,009
231	245,009	1,225	147	-2,933	243,153
232	243,153	1,216	146	-2,938	241,285
233	241,285	1,206	145	-2,943	239,403
234	239,403	1,197	144	-2,948	237,509
235	237,509	1,188	143	-2,953	235,601
236	235,601	1,178	141	-2,958	233,679
237	233,679	1,168	140	-2,963	231,745
238	231,745	1,159	139	-2,968	229,796
239	229,796	1,149	138	-2,973	227,835
240	227,835	1,139	137	-2,978	225,860
241	225,860	1,129	136	-2,983	223,871
242	223,871	1,119	134	-2,988	221,868
243	221,868	1,109	133	-2,993	219,852
244	219,852	1,099	132	-2,998	217,822
245	217,822	1,089	131	-3,003	215,777
246	215,777	1,079	129	-3,008	213,719
247	213,719	1,069	128	-3,013	211,647
248	211,647	1,058	127	-3,018	209,561
249	209,561	1,048	126	-3,023	207,460
250	207,460	1,037	124	-3,028	205,345
251	205,345	1,027	123	-3,033	203,216
252	203,216	1,016	122	-3,038	201,072
253	201,072	1,005	121	-3,043	198,914
254	198,914	995	119	-3,048	196,741
255	196,741	984	118	-3,053	194,554
256	194,554	973	117	-3,058	192,352
257	192,352	962	115	-3,063	190,135
258	190,135	951	114	-3,068	187,903
259	187,903	940	113	-3,073	185,657
260	185,657	928	111	-3,079	183,395
261	183,395	917	110	-3,084	181,118
262	181,118	906	109	-3,089	178,827
263	178,827	894	107	-3,094	176,519
264	176,519	883	106	-3,099	174,197
265	174,197	871	105	-3,104	171,859
266	171,859	859	103	-3,109	169,506
267	169,506	848	102	-3,115	167,137
268	167,137	836	100	-3,120	164,753
269	164,753	824	99	-3,125	162,353
270	162,353	812	97	-3,130	159,937
271	159,937	800	96	-3,135	157,505
272	157,505	788	95	-3,141	155,057

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273	155,057	775	93	-3,146	152,594
274	152,594	763	92	-3,151	150,114
275	150,114	751	90	-3,156	147,618
276	147,618	738	89	-3,162	145,106
277	145,106	726	87	-3,167	142,577
278	142,577	713	86	-3,172	140,032
279	140,032	700	84	-3,178	137,471
280	137,471	687	82	-3,183	134,893
281	134,893	674	81	-3,188	132,299
282	132,299	661	79	-3,193	129,687
283	129,687	648	78	-3,199	127,059
284	127,059	635	76	-3,204	124,414
285	124,414	622	75	-3,209	121,752
286	121,752	609	73	-3,215	119,073
287	119,073	595	71	-3,220	116,377
288	116,377	582	70	-3,225	113,664
289	113,664	568	68	-3,231	110,933
290	110,933	555	67	-3,236	108,185
291	108,185	541	65	-3,242	105,419
292	105,419	527	63	-3,247	102,636
293	102,636	513	62	-3,252	99,835
294	99,835	499	60	-3,258	97,016
295	97,016	485	58	-3,263	94,180
296	94,180	471	57	-3,269	91,326
297	91,326	457	55	-3,274	88,453
298	88,453	442	53	-3,280	85,563
299	85,563	428	51	-3,285	82,654
300	82,654	413	50	-3,291	79,727
301	79,727	399	48	-3,296	76,782
302	76,782	384	46	-3,302	73,818
303	73,818	369	44	-3,307	70,836
304	70,836	354	43	-3,313	67,835
305	67,835	339	41	-3,318	64,816
306	64,816	324	39	-3,324	61,777
307	61,777	309	37	-3,329	58,720
308	58,720	294	35	-3,335	55,643
309	55,643	278	33	-3,340	52,548
310	52,548	263	32	-3,346	49,433
311	49,433	247	30	-3,351	46,299
312	46,299	231	28	-3,357	43,146
313	43,146	216	26	-3,363	39,973
314	39,973	200	24	-3,368	36,781
315	36,781	184	22	-3,374	33,569
316	33,569	168	20	-3,379	30,337

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*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.*

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317	30,337	152	18	-3,385	27,086
318	27,086	135	16	-3,391	23,814
319	23,814	119	14	-3,396	20,523
320	20,523	103	12	-3,402	17,211
321	17,211	86	10	-3,408	13,879
322	13,879	69	8	-3,413	10,527
323	10,527	53	6	-3,419	7,154
324	7,154	36	4	-3,425	3,761
325	3,761	19	2	-3,430	347
326	\$347	\$2	\$0	-\$348	\$0

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