

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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## INTRODUCTION

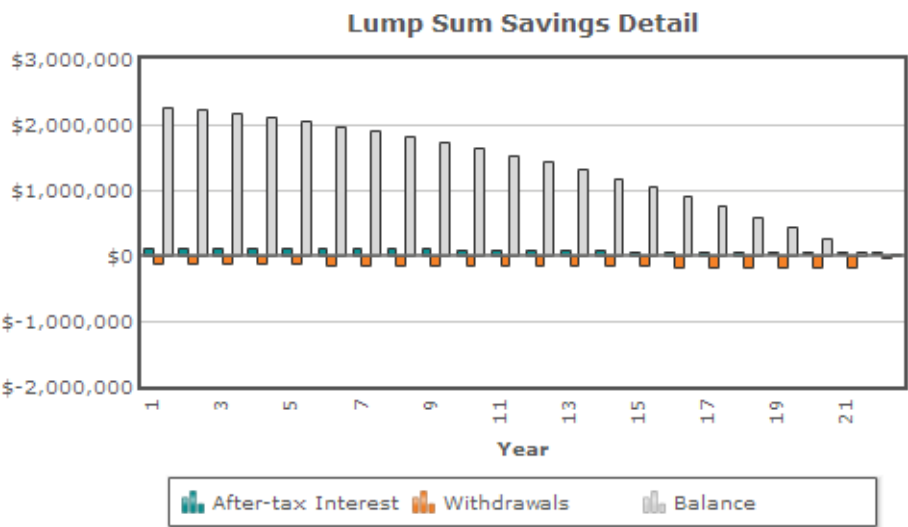
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$2,300,000
Proposed monthly withdrawal amounts	\$11,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 21 years with systematic withdrawals totalling \$3,484,307.



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$2,300,000	\$114,003	\$25,081	\$-133,217	\$2,255,706
2	2,255,706	111,686	24,571	-135,906	2,206,915
3	2,206,915	109,139	24,011	-138,649	2,153,395
4	2,153,395	106,350	23,397	-141,447	2,094,901
5	2,094,901	103,307	22,728	-144,302	2,031,178
6	2,031,178	99,996	21,999	-147,215	1,961,960
7	1,961,960	96,404	21,209	-150,186	1,886,969
8	1,886,969	92,517	20,354	-153,218	1,805,914

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	1,805,914	88,319	19,430	-156,310	1,718,492
10	1,718,492	83,796	18,435	-159,466	1,624,388
11	1,624,388	78,932	17,365	-162,684	1,523,270
12	1,523,270	73,709	16,216	-165,968	1,414,795
13	1,414,795	68,110	14,984	-169,318	1,298,603
14	1,298,603	62,116	13,666	-172,735	1,174,318
15	1,174,318	55,709	12,256	-176,222	1,041,550
16	1,041,550	48,869	10,751	-179,779	899,888
17	899,888	41,574	9,146	-183,408	748,908
18	748,908	33,803	7,437	-187,110	588,165
19	588,165	25,533	5,617	-190,886	417,195
20	417,195	16,742	3,683	-194,739	235,514
21	235,514	7,403	1,629	-198,670	42,619
22	\$42,619	\$325	\$71	\$-42,872	\$0

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