

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: April 1, 2026

## INTRODUCTION

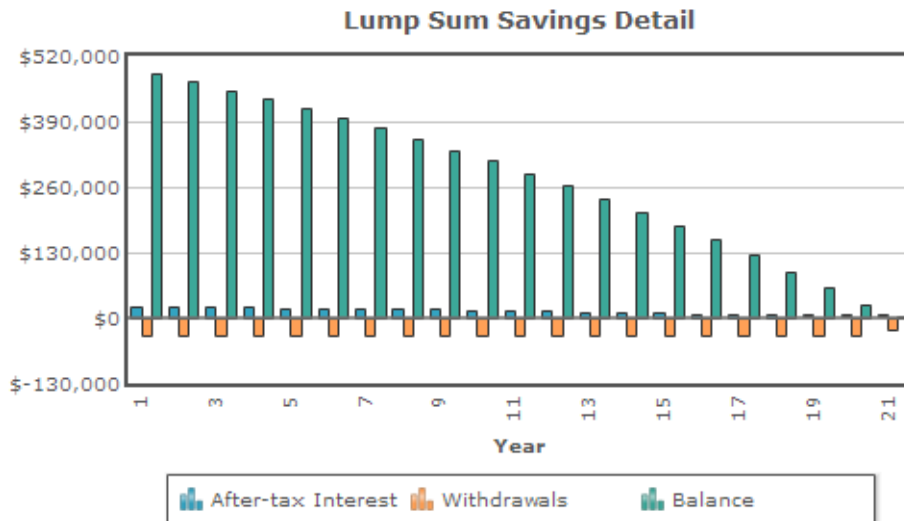
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

|                                      |           |
|--------------------------------------|-----------|
| Current savings balance              | \$500,000 |
| Proposed monthly withdrawal amounts  | \$2,975   |
| Annual withdrawal increases (if any) | 0.00%     |
| Annual before-tax return on savings  | 4.50%     |
| Federal marginal tax bracket         | 10.00%    |
| Desired table display                | Monthly   |

## ANALYSIS

Your money will last approximately 21 years with systematic withdrawals totalling \$739,524.



| Month | Beginning Balance | Annual Interest @ 4.50% | Taxes @ 10.00% | Withdrawals | Ending Balance |
|-------|-------------------|-------------------------|----------------|-------------|----------------|
| 1     | \$500,000         | \$1,875                 | \$188          | -\$2,975    | \$498,712      |
| 2     | 498,712           | 1,870                   | 187            | -2,975      | 497,421        |
| 3     | 497,421           | 1,865                   | 187            | -2,975      | 496,124        |
| 4     | 496,124           | 1,860                   | 186            | -2,975      | 494,824        |
| 5     | 494,824           | 1,856                   | 186            | -2,975      | 493,519        |
| 6     | 493,519           | 1,851                   | 185            | -2,975      | 492,210        |
| 7     | 492,210           | 1,846                   | 185            | -2,975      | 490,896        |
| 8     | 490,896           | 1,841                   | 184            | -2,975      | 489,578        |
| 9     | 489,578           | 1,836                   | 184            | -2,975      | 488,255        |
| 10    | 488,255           | 1,831                   | 183            | -2,975      | 486,928        |
| 11    | 486,928           | 1,826                   | 183            | -2,975      | 485,596        |
| 12    | 485,596           | 1,821                   | 182            | -2,975      | 484,260        |
| 13    | 484,260           | 1,816                   | 182            | -2,975      | 482,919        |

|    |         |       |     |        |         |
|----|---------|-------|-----|--------|---------|
| 14 | 482,919 | 1,811 | 181 | -2,975 | 481,574 |
| 15 | 481,574 | 1,806 | 181 | -2,975 | 480,225 |
| 16 | 480,225 | 1,801 | 180 | -2,975 | 478,870 |
| 17 | 478,870 | 1,796 | 180 | -2,975 | 477,511 |
| 18 | 477,511 | 1,791 | 179 | -2,975 | 476,148 |
| 19 | 476,148 | 1,786 | 179 | -2,975 | 474,780 |
| 20 | 474,780 | 1,780 | 178 | -2,975 | 473,407 |
| 21 | 473,407 | 1,775 | 178 | -2,975 | 472,030 |
| 22 | 472,030 | 1,770 | 177 | -2,975 | 470,648 |
| 23 | 470,648 | 1,765 | 176 | -2,975 | 469,262 |
| 24 | 469,262 | 1,760 | 176 | -2,975 | 467,870 |
| 25 | 467,870 | 1,755 | 175 | -2,975 | 466,475 |
| 26 | 466,475 | 1,749 | 175 | -2,975 | 465,074 |
| 27 | 465,074 | 1,744 | 174 | -2,975 | 463,669 |
| 28 | 463,669 | 1,739 | 174 | -2,975 | 462,258 |
| 29 | 462,258 | 1,733 | 173 | -2,975 | 460,844 |
| 30 | 460,844 | 1,728 | 173 | -2,975 | 459,424 |
| 31 | 459,424 | 1,723 | 172 | -2,975 | 457,999 |
| 32 | 457,999 | 1,717 | 172 | -2,975 | 456,570 |
| 33 | 456,570 | 1,712 | 171 | -2,975 | 455,136 |
| 34 | 455,136 | 1,707 | 171 | -2,975 | 453,697 |
| 35 | 453,697 | 1,701 | 170 | -2,975 | 452,253 |
| 36 | 452,253 | 1,696 | 170 | -2,975 | 450,805 |
| 37 | 450,805 | 1,691 | 169 | -2,975 | 449,351 |
| 38 | 449,351 | 1,685 | 169 | -2,975 | 447,893 |
| 39 | 447,893 | 1,680 | 168 | -2,975 | 446,429 |
| 40 | 446,429 | 1,674 | 167 | -2,975 | 444,961 |
| 41 | 444,961 | 1,669 | 167 | -2,975 | 443,488 |
| 42 | 443,488 | 1,663 | 166 | -2,975 | 442,010 |
| 43 | 442,010 | 1,658 | 166 | -2,975 | 440,526 |
| 44 | 440,526 | 1,652 | 165 | -2,975 | 439,038 |
| 45 | 439,038 | 1,646 | 165 | -2,975 | 437,545 |
| 46 | 437,545 | 1,641 | 164 | -2,975 | 436,047 |
| 47 | 436,047 | 1,635 | 164 | -2,975 | 434,543 |
| 48 | 434,543 | 1,630 | 163 | -2,975 | 433,035 |
| 49 | 433,035 | 1,624 | 162 | -2,975 | 431,521 |
| 50 | 431,521 | 1,618 | 162 | -2,975 | 430,003 |
| 51 | 430,003 | 1,613 | 161 | -2,975 | 428,479 |
| 52 | 428,479 | 1,607 | 161 | -2,975 | 426,950 |
| 53 | 426,950 | 1,601 | 160 | -2,975 | 425,416 |
| 54 | 425,416 | 1,595 | 160 | -2,975 | 423,877 |
| 55 | 423,877 | 1,590 | 159 | -2,975 | 422,332 |
| 56 | 422,332 | 1,584 | 158 | -2,975 | 420,783 |
| 57 | 420,783 | 1,578 | 158 | -2,975 | 419,228 |
| 58 | 419,228 | 1,572 | 157 | -2,975 | 417,668 |
| 59 | 417,668 | 1,566 | 157 | -2,975 | 416,103 |
| 60 | 416,103 | 1,560 | 156 | -2,975 | 414,532 |
| 61 | 414,532 | 1,554 | 155 | -2,975 | 412,956 |
| 62 | 412,956 | 1,549 | 155 | -2,975 | 411,375 |

|     |         |       |     |        |         |
|-----|---------|-------|-----|--------|---------|
| 63  | 411,375 | 1,543 | 154 | -2,975 | 409,788 |
| 64  | 409,788 | 1,537 | 154 | -2,975 | 408,196 |
| 65  | 408,196 | 1,531 | 153 | -2,975 | 406,599 |
| 66  | 406,599 | 1,525 | 152 | -2,975 | 404,996 |
| 67  | 404,996 | 1,519 | 152 | -2,975 | 403,388 |
| 68  | 403,388 | 1,513 | 151 | -2,975 | 401,774 |
| 69  | 401,774 | 1,507 | 151 | -2,975 | 400,155 |
| 70  | 400,155 | 1,501 | 150 | -2,975 | 398,531 |
| 71  | 398,531 | 1,494 | 149 | -2,975 | 396,901 |
| 72  | 396,901 | 1,488 | 149 | -2,975 | 395,265 |
| 73  | 395,265 | 1,482 | 148 | -2,975 | 393,624 |
| 74  | 393,624 | 1,476 | 148 | -2,975 | 391,978 |
| 75  | 391,978 | 1,470 | 147 | -2,975 | 390,326 |
| 76  | 390,326 | 1,464 | 146 | -2,975 | 388,668 |
| 77  | 388,668 | 1,458 | 146 | -2,975 | 387,005 |
| 78  | 387,005 | 1,451 | 145 | -2,975 | 385,336 |
| 79  | 385,336 | 1,445 | 145 | -2,975 | 383,662 |
| 80  | 383,662 | 1,439 | 144 | -2,975 | 381,981 |
| 81  | 381,981 | 1,432 | 143 | -2,975 | 380,296 |
| 82  | 380,296 | 1,426 | 143 | -2,975 | 378,604 |
| 83  | 378,604 | 1,420 | 142 | -2,975 | 376,907 |
| 84  | 376,907 | 1,413 | 141 | -2,975 | 375,204 |
| 85  | 375,204 | 1,407 | 141 | -2,975 | 373,495 |
| 86  | 373,495 | 1,401 | 140 | -2,975 | 371,781 |
| 87  | 371,781 | 1,394 | 139 | -2,975 | 370,061 |
| 88  | 370,061 | 1,388 | 139 | -2,975 | 368,335 |
| 89  | 368,335 | 1,381 | 138 | -2,975 | 366,603 |
| 90  | 366,603 | 1,375 | 137 | -2,975 | 364,865 |
| 91  | 364,865 | 1,368 | 137 | -2,975 | 363,121 |
| 92  | 363,121 | 1,362 | 136 | -2,975 | 361,372 |
| 93  | 361,372 | 1,355 | 136 | -2,975 | 359,617 |
| 94  | 359,617 | 1,349 | 135 | -2,975 | 357,855 |
| 95  | 357,855 | 1,342 | 134 | -2,975 | 356,088 |
| 96  | 356,088 | 1,335 | 134 | -2,975 | 354,315 |
| 97  | 354,315 | 1,329 | 133 | -2,975 | 352,536 |
| 98  | 352,536 | 1,322 | 132 | -2,975 | 350,750 |
| 99  | 350,750 | 1,315 | 132 | -2,975 | 348,959 |
| 100 | 348,959 | 1,309 | 131 | -2,975 | 347,162 |
| 101 | 347,162 | 1,302 | 130 | -2,975 | 345,359 |
| 102 | 345,359 | 1,295 | 130 | -2,975 | 343,549 |
| 103 | 343,549 | 1,288 | 129 | -2,975 | 341,734 |
| 104 | 341,734 | 1,282 | 128 | -2,975 | 339,912 |
| 105 | 339,912 | 1,275 | 127 | -2,975 | 338,084 |
| 106 | 338,084 | 1,268 | 127 | -2,975 | 336,250 |
| 107 | 336,250 | 1,261 | 126 | -2,975 | 334,410 |
| 108 | 334,410 | 1,254 | 125 | -2,975 | 332,564 |
| 109 | 332,564 | 1,247 | 125 | -2,975 | 330,711 |
| 110 | 330,711 | 1,240 | 124 | -2,975 | 328,852 |
| 111 | 328,852 | 1,233 | 123 | -2,975 | 326,987 |

|     |         |       |     |        |         |
|-----|---------|-------|-----|--------|---------|
| 112 | 326,987 | 1,226 | 123 | -2,975 | 325,116 |
| 113 | 325,116 | 1,219 | 122 | -2,975 | 323,238 |
| 114 | 323,238 | 1,212 | 121 | -2,975 | 321,354 |
| 115 | 321,354 | 1,205 | 121 | -2,975 | 319,464 |
| 116 | 319,464 | 1,198 | 120 | -2,975 | 317,567 |
| 117 | 317,567 | 1,191 | 119 | -2,975 | 315,663 |
| 118 | 315,663 | 1,184 | 118 | -2,975 | 313,754 |
| 119 | 313,754 | 1,177 | 118 | -2,975 | 311,838 |
| 120 | 311,838 | 1,169 | 117 | -2,975 | 309,915 |
| 121 | 309,915 | 1,162 | 116 | -2,975 | 307,986 |
| 122 | 307,986 | 1,155 | 115 | -2,975 | 306,051 |
| 123 | 306,051 | 1,148 | 115 | -2,975 | 304,109 |
| 124 | 304,109 | 1,140 | 114 | -2,975 | 302,160 |
| 125 | 302,160 | 1,133 | 113 | -2,975 | 300,205 |
| 126 | 300,205 | 1,126 | 113 | -2,975 | 298,243 |
| 127 | 298,243 | 1,118 | 112 | -2,975 | 296,274 |
| 128 | 296,274 | 1,111 | 111 | -2,975 | 294,299 |
| 129 | 294,299 | 1,104 | 110 | -2,975 | 292,318 |
| 130 | 292,318 | 1,096 | 110 | -2,975 | 290,329 |
| 131 | 290,329 | 1,089 | 109 | -2,975 | 288,334 |
| 132 | 288,334 | 1,081 | 108 | -2,975 | 286,332 |
| 133 | 286,332 | 1,074 | 107 | -2,975 | 284,324 |
| 134 | 284,324 | 1,066 | 107 | -2,975 | 282,308 |
| 135 | 282,308 | 1,059 | 106 | -2,975 | 280,286 |
| 136 | 280,286 | 1,051 | 105 | -2,975 | 278,257 |
| 137 | 278,257 | 1,043 | 104 | -2,975 | 276,221 |
| 138 | 276,221 | 1,036 | 104 | -2,975 | 274,178 |
| 139 | 274,178 | 1,028 | 103 | -2,975 | 272,129 |
| 140 | 272,129 | 1,020 | 102 | -2,975 | 270,072 |
| 141 | 270,072 | 1,013 | 101 | -2,975 | 268,009 |
| 142 | 268,009 | 1,005 | 101 | -2,975 | 265,938 |
| 143 | 265,938 | 997   | 100 | -2,975 | 263,861 |
| 144 | 263,861 | 989   | 99  | -2,975 | 261,776 |
| 145 | 261,776 | 982   | 98  | -2,975 | 259,685 |
| 146 | 259,685 | 974   | 97  | -2,975 | 257,586 |
| 147 | 257,586 | 966   | 97  | -2,975 | 255,480 |
| 148 | 255,480 | 958   | 96  | -2,975 | 253,368 |
| 149 | 253,368 | 950   | 95  | -2,975 | 251,248 |
| 150 | 251,248 | 942   | 94  | -2,975 | 249,121 |
| 151 | 249,121 | 934   | 93  | -2,975 | 246,987 |
| 152 | 246,987 | 926   | 93  | -2,975 | 244,845 |
| 153 | 244,845 | 918   | 92  | -2,975 | 242,697 |
| 154 | 242,697 | 910   | 91  | -2,975 | 240,541 |
| 155 | 240,541 | 902   | 90  | -2,975 | 238,377 |
| 156 | 238,377 | 894   | 89  | -2,975 | 236,207 |
| 157 | 236,207 | 886   | 89  | -2,975 | 234,029 |
| 158 | 234,029 | 878   | 88  | -2,975 | 231,844 |
| 159 | 231,844 | 869   | 87  | -2,975 | 229,651 |
| 160 | 229,651 | 861   | 86  | -2,975 | 227,452 |

|     |         |     |    |        |         |
|-----|---------|-----|----|--------|---------|
| 161 | 227,452 | 853 | 85 | -2,975 | 225,244 |
| 162 | 225,244 | 845 | 84 | -2,975 | 223,029 |
| 163 | 223,029 | 836 | 84 | -2,975 | 220,807 |
| 164 | 220,807 | 828 | 83 | -2,975 | 218,577 |
| 165 | 218,577 | 820 | 82 | -2,975 | 216,340 |
| 166 | 216,340 | 811 | 81 | -2,975 | 214,095 |
| 167 | 214,095 | 803 | 80 | -2,975 | 211,843 |
| 168 | 211,843 | 794 | 79 | -2,975 | 209,583 |
| 169 | 209,583 | 786 | 79 | -2,975 | 207,315 |
| 170 | 207,315 | 777 | 78 | -2,975 | 205,040 |
| 171 | 205,040 | 769 | 77 | -2,975 | 202,757 |
| 172 | 202,757 | 760 | 76 | -2,975 | 200,466 |
| 173 | 200,466 | 752 | 75 | -2,975 | 198,168 |
| 174 | 198,168 | 743 | 74 | -2,975 | 195,861 |
| 175 | 195,861 | 734 | 73 | -2,975 | 193,548 |
| 176 | 193,548 | 726 | 73 | -2,975 | 191,226 |
| 177 | 191,226 | 717 | 72 | -2,975 | 188,896 |
| 178 | 188,896 | 708 | 71 | -2,975 | 186,559 |
| 179 | 186,559 | 700 | 70 | -2,975 | 184,213 |
| 180 | 184,213 | 691 | 69 | -2,975 | 181,860 |
| 181 | 181,860 | 682 | 68 | -2,975 | 179,499 |
| 182 | 179,499 | 673 | 67 | -2,975 | 177,130 |
| 183 | 177,130 | 664 | 66 | -2,975 | 174,752 |
| 184 | 174,752 | 655 | 66 | -2,975 | 172,367 |
| 185 | 172,367 | 646 | 65 | -2,975 | 169,974 |
| 186 | 169,974 | 637 | 64 | -2,975 | 167,573 |
| 187 | 167,573 | 628 | 63 | -2,975 | 165,163 |
| 188 | 165,163 | 619 | 62 | -2,975 | 162,746 |
| 189 | 162,746 | 610 | 61 | -2,975 | 160,320 |
| 190 | 160,320 | 601 | 60 | -2,975 | 157,886 |
| 191 | 157,886 | 592 | 59 | -2,975 | 155,444 |
| 192 | 155,444 | 583 | 58 | -2,975 | 152,993 |
| 193 | 152,993 | 574 | 57 | -2,975 | 150,535 |
| 194 | 150,535 | 565 | 56 | -2,975 | 148,068 |
| 195 | 148,068 | 555 | 56 | -2,975 | 145,593 |
| 196 | 145,593 | 546 | 55 | -2,975 | 143,109 |
| 197 | 143,109 | 537 | 54 | -2,975 | 140,617 |
| 198 | 140,617 | 527 | 53 | -2,975 | 138,116 |
| 199 | 138,116 | 518 | 52 | -2,975 | 135,608 |
| 200 | 135,608 | 509 | 51 | -2,975 | 133,090 |
| 201 | 133,090 | 499 | 50 | -2,975 | 130,564 |
| 202 | 130,564 | 490 | 49 | -2,975 | 128,030 |
| 203 | 128,030 | 480 | 48 | -2,975 | 125,487 |
| 204 | 125,487 | 471 | 47 | -2,975 | 122,936 |
| 205 | 122,936 | 461 | 46 | -2,975 | 120,376 |
| 206 | 120,376 | 451 | 45 | -2,975 | 117,807 |
| 207 | 117,807 | 442 | 44 | -2,975 | 115,230 |
| 208 | 115,230 | 432 | 43 | -2,975 | 112,643 |
| 209 | 112,643 | 422 | 42 | -2,975 | 110,049 |

|     |         |     |     |          |         |
|-----|---------|-----|-----|----------|---------|
| 210 | 110,049 | 413 | 41  | -2,975   | 107,445 |
| 211 | 107,445 | 403 | 40  | -2,975   | 104,833 |
| 212 | 104,833 | 393 | 39  | -2,975   | 102,211 |
| 213 | 102,211 | 383 | 38  | -2,975   | 99,581  |
| 214 | 99,581  | 373 | 37  | -2,975   | 96,943  |
| 215 | 96,943  | 364 | 36  | -2,975   | 94,295  |
| 216 | 94,295  | 354 | 35  | -2,975   | 91,638  |
| 217 | 91,638  | 344 | 34  | -2,975   | 88,972  |
| 218 | 88,972  | 334 | 33  | -2,975   | 86,297  |
| 219 | 86,297  | 324 | 32  | -2,975   | 83,614  |
| 220 | 83,614  | 314 | 31  | -2,975   | 80,921  |
| 221 | 80,921  | 303 | 30  | -2,975   | 78,219  |
| 222 | 78,219  | 293 | 29  | -2,975   | 75,508  |
| 223 | 75,508  | 283 | 28  | -2,975   | 72,788  |
| 224 | 72,788  | 273 | 27  | -2,975   | 70,059  |
| 225 | 70,059  | 263 | 26  | -2,975   | 67,320  |
| 226 | 67,320  | 252 | 25  | -2,975   | 64,572  |
| 227 | 64,572  | 242 | 24  | -2,975   | 61,815  |
| 228 | 61,815  | 232 | 23  | -2,975   | 59,049  |
| 229 | 59,049  | 221 | 22  | -2,975   | 56,273  |
| 230 | 56,273  | 211 | 21  | -2,975   | 53,488  |
| 231 | 53,488  | 201 | 20  | -2,975   | 50,693  |
| 232 | 50,693  | 190 | 19  | -2,975   | 47,890  |
| 233 | 47,890  | 180 | 18  | -2,975   | 45,076  |
| 234 | 45,076  | 169 | 17  | -2,975   | 42,253  |
| 235 | 42,253  | 158 | 16  | -2,975   | 39,421  |
| 236 | 39,421  | 148 | 15  | -2,975   | 36,579  |
| 237 | 36,579  | 137 | 14  | -2,975   | 33,727  |
| 238 | 33,727  | 126 | 13  | -2,975   | 30,866  |
| 239 | 30,866  | 116 | 12  | -2,975   | 27,995  |
| 240 | 27,995  | 105 | 10  | -2,975   | 25,115  |
| 241 | 25,115  | 94  | 9   | -2,975   | 22,225  |
| 242 | 22,225  | 83  | 8   | -2,975   | 19,325  |
| 243 | 19,325  | 72  | 7   | -2,975   | 16,415  |
| 244 | 16,415  | 62  | 6   | -2,975   | 13,495  |
| 245 | 13,495  | 51  | 5   | -2,975   | 10,566  |
| 246 | 10,566  | 40  | 4   | -2,975   | 7,627   |
| 247 | 7,627   | 29  | 3   | -2,975   | 4,677   |
| 248 | 4,677   | 18  | 2   | -2,975   | 1,718   |
| 249 | \$1,718 | \$6 | \$1 | \$-1,724 | \$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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|   |                                  |   |                |
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|---|----------------------------------|---|----------------|