

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



## INTRODUCTION

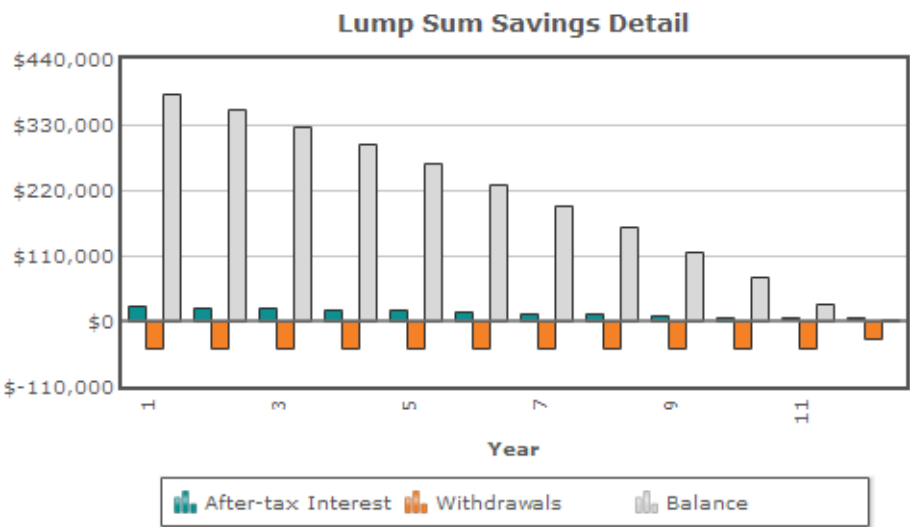
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

|                                      |           |
|--------------------------------------|-----------|
| Current savings balance              | \$405,000 |
| Proposed monthly withdrawal amounts  | \$4,000   |
| Annual withdrawal increases (if any) | 0.00%     |
| Annual before-tax return on savings  | 5.80%     |
| Federal marginal tax bracket         | 0.00%     |
| Desired table display                | Monthly   |

## ANALYSIS

Your money will last approximately 12 years with systematic withdrawals totalling \$557,583.



| Month | Beginning Balance | Annual Interest @ 5.80% | Taxes @ 0.00% | Withdrawals | Ending Balance |
|-------|-------------------|-------------------------|---------------|-------------|----------------|
| 1     | \$405,000         | \$1,957                 | \$0           | -\$4,000    | \$402,958      |
| 2     | 402,958           | 1,948                   | 0             | -4,000      | 400,905        |
| 3     | 400,905           | 1,938                   | 0             | -4,000      | 398,843        |
| 4     | 398,843           | 1,928                   | 0             | -4,000      | 396,771        |
| 5     | 396,771           | 1,918                   | 0             | -4,000      | 394,688        |
| 6     | 394,688           | 1,908                   | 0             | -4,000      | 392,596        |
| 7     | 392,596           | 1,898                   | 0             | -4,000      | 390,494        |
| 8     | 390,494           | 1,887                   | 0             | -4,000      | 388,381        |

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|    |         |       |   |        |         |
|----|---------|-------|---|--------|---------|
| 9  | 388,381 | 1,877 | 0 | -4,000 | 386,258 |
| 10 | 386,258 | 1,867 | 0 | -4,000 | 384,125 |
| 11 | 384,125 | 1,857 | 0 | -4,000 | 381,982 |
| 12 | 381,982 | 1,846 | 0 | -4,000 | 379,828 |
| 13 | 379,828 | 1,836 | 0 | -4,000 | 377,664 |
| 14 | 377,664 | 1,825 | 0 | -4,000 | 375,489 |
| 15 | 375,489 | 1,815 | 0 | -4,000 | 373,304 |
| 16 | 373,304 | 1,804 | 0 | -4,000 | 371,108 |
| 17 | 371,108 | 1,794 | 0 | -4,000 | 368,902 |
| 18 | 368,902 | 1,783 | 0 | -4,000 | 366,685 |
| 19 | 366,685 | 1,772 | 0 | -4,000 | 364,457 |
| 20 | 364,457 | 1,762 | 0 | -4,000 | 362,219 |
| 21 | 362,219 | 1,751 | 0 | -4,000 | 359,969 |
| 22 | 359,969 | 1,740 | 0 | -4,000 | 357,709 |
| 23 | 357,709 | 1,729 | 0 | -4,000 | 355,438 |
| 24 | 355,438 | 1,718 | 0 | -4,000 | 353,156 |
| 25 | 353,156 | 1,707 | 0 | -4,000 | 350,863 |
| 26 | 350,863 | 1,696 | 0 | -4,000 | 348,559 |
| 27 | 348,559 | 1,685 | 0 | -4,000 | 346,244 |
| 28 | 346,244 | 1,674 | 0 | -4,000 | 343,917 |
| 29 | 343,917 | 1,662 | 0 | -4,000 | 341,579 |
| 30 | 341,579 | 1,651 | 0 | -4,000 | 339,230 |
| 31 | 339,230 | 1,640 | 0 | -4,000 | 336,870 |
| 32 | 336,870 | 1,628 | 0 | -4,000 | 334,498 |
| 33 | 334,498 | 1,617 | 0 | -4,000 | 332,115 |
| 34 | 332,115 | 1,605 | 0 | -4,000 | 329,720 |
| 35 | 329,720 | 1,594 | 0 | -4,000 | 327,314 |
| 36 | 327,314 | 1,582 | 0 | -4,000 | 324,896 |
| 37 | 324,896 | 1,570 | 0 | -4,000 | 322,466 |
| 38 | 322,466 | 1,559 | 0 | -4,000 | 320,025 |
| 39 | 320,025 | 1,547 | 0 | -4,000 | 317,572 |
| 40 | 317,572 | 1,535 | 0 | -4,000 | 315,107 |
| 41 | 315,107 | 1,523 | 0 | -4,000 | 312,630 |
| 42 | 312,630 | 1,511 | 0 | -4,000 | 310,141 |
| 43 | 310,141 | 1,499 | 0 | -4,000 | 307,640 |
| 44 | 307,640 | 1,487 | 0 | -4,000 | 305,127 |
| 45 | 305,127 | 1,475 | 0 | -4,000 | 302,601 |
| 46 | 302,601 | 1,463 | 0 | -4,000 | 300,064 |
| 47 | 300,064 | 1,450 | 0 | -4,000 | 297,514 |
| 48 | 297,514 | 1,438 | 0 | -4,000 | 294,952 |
| 49 | 294,952 | 1,426 | 0 | -4,000 | 292,378 |
| 50 | 292,378 | 1,413 | 0 | -4,000 | 289,791 |
| 51 | 289,791 | 1,401 | 0 | -4,000 | 287,192 |
| 52 | 287,192 | 1,388 | 0 | -4,000 | 284,580 |

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|    |         |       |   |        |         |
|----|---------|-------|---|--------|---------|
| 53 | 284,580 | 1,375 | 0 | -4,000 | 281,955 |
| 54 | 281,955 | 1,363 | 0 | -4,000 | 279,318 |
| 55 | 279,318 | 1,350 | 0 | -4,000 | 276,668 |
| 56 | 276,668 | 1,337 | 0 | -4,000 | 274,005 |
| 57 | 274,005 | 1,324 | 0 | -4,000 | 271,330 |
| 58 | 271,330 | 1,311 | 0 | -4,000 | 268,641 |
| 59 | 268,641 | 1,298 | 0 | -4,000 | 265,939 |
| 60 | 265,939 | 1,285 | 0 | -4,000 | 263,225 |
| 61 | 263,225 | 1,272 | 0 | -4,000 | 260,497 |
| 62 | 260,497 | 1,259 | 0 | -4,000 | 257,756 |
| 63 | 257,756 | 1,246 | 0 | -4,000 | 255,002 |
| 64 | 255,002 | 1,233 | 0 | -4,000 | 252,234 |
| 65 | 252,234 | 1,219 | 0 | -4,000 | 249,454 |
| 66 | 249,454 | 1,206 | 0 | -4,000 | 246,659 |
| 67 | 246,659 | 1,192 | 0 | -4,000 | 243,851 |
| 68 | 243,851 | 1,179 | 0 | -4,000 | 241,030 |
| 69 | 241,030 | 1,165 | 0 | -4,000 | 238,195 |
| 70 | 238,195 | 1,151 | 0 | -4,000 | 235,346 |
| 71 | 235,346 | 1,138 | 0 | -4,000 | 232,484 |
| 72 | 232,484 | 1,124 | 0 | -4,000 | 229,607 |
| 73 | 229,607 | 1,110 | 0 | -4,000 | 226,717 |
| 74 | 226,717 | 1,096 | 0 | -4,000 | 223,813 |
| 75 | 223,813 | 1,082 | 0 | -4,000 | 220,895 |
| 76 | 220,895 | 1,068 | 0 | -4,000 | 217,962 |
| 77 | 217,962 | 1,053 | 0 | -4,000 | 215,016 |
| 78 | 215,016 | 1,039 | 0 | -4,000 | 212,055 |
| 79 | 212,055 | 1,025 | 0 | -4,000 | 209,080 |
| 80 | 209,080 | 1,011 | 0 | -4,000 | 206,091 |
| 81 | 206,091 | 996   | 0 | -4,000 | 203,087 |
| 82 | 203,087 | 982   | 0 | -4,000 | 200,068 |
| 83 | 200,068 | 967   | 0 | -4,000 | 197,035 |
| 84 | 197,035 | 952   | 0 | -4,000 | 193,988 |
| 85 | 193,988 | 938   | 0 | -4,000 | 190,925 |
| 86 | 190,925 | 923   | 0 | -4,000 | 187,848 |
| 87 | 187,848 | 908   | 0 | -4,000 | 184,756 |
| 88 | 184,756 | 893   | 0 | -4,000 | 181,649 |
| 89 | 181,649 | 878   | 0 | -4,000 | 178,527 |
| 90 | 178,527 | 863   | 0 | -4,000 | 175,390 |
| 91 | 175,390 | 848   | 0 | -4,000 | 172,238 |
| 92 | 172,238 | 832   | 0 | -4,000 | 169,070 |
| 93 | 169,070 | 817   | 0 | -4,000 | 165,887 |
| 94 | 165,887 | 802   | 0 | -4,000 | 162,689 |
| 95 | 162,689 | 786   | 0 | -4,000 | 159,475 |
| 96 | 159,475 | 771   | 0 | -4,000 | 156,246 |

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|     |         |     |     |          |         |
|-----|---------|-----|-----|----------|---------|
| 97  | 156,246 | 755 | 0   | -4,000   | 153,001 |
| 98  | 153,001 | 740 | 0   | -4,000   | 149,741 |
| 99  | 149,741 | 724 | 0   | -4,000   | 146,465 |
| 100 | 146,465 | 708 | 0   | -4,000   | 143,173 |
| 101 | 143,173 | 692 | 0   | -4,000   | 139,865 |
| 102 | 139,865 | 676 | 0   | -4,000   | 136,541 |
| 103 | 136,541 | 660 | 0   | -4,000   | 133,201 |
| 104 | 133,201 | 644 | 0   | -4,000   | 129,844 |
| 105 | 129,844 | 628 | 0   | -4,000   | 126,472 |
| 106 | 126,472 | 611 | 0   | -4,000   | 123,083 |
| 107 | 123,083 | 595 | 0   | -4,000   | 119,678 |
| 108 | 119,678 | 578 | 0   | -4,000   | 116,257 |
| 109 | 116,257 | 562 | 0   | -4,000   | 112,818 |
| 110 | 112,818 | 545 | 0   | -4,000   | 109,364 |
| 111 | 109,364 | 529 | 0   | -4,000   | 105,892 |
| 112 | 105,892 | 512 | 0   | -4,000   | 102,404 |
| 113 | 102,404 | 495 | 0   | -4,000   | 98,899  |
| 114 | 98,899  | 478 | 0   | -4,000   | 95,377  |
| 115 | 95,377  | 461 | 0   | -4,000   | 91,838  |
| 116 | 91,838  | 444 | 0   | -4,000   | 88,282  |
| 117 | 88,282  | 427 | 0   | -4,000   | 84,709  |
| 118 | 84,709  | 409 | 0   | -4,000   | 81,118  |
| 119 | 81,118  | 392 | 0   | -4,000   | 77,510  |
| 120 | 77,510  | 375 | 0   | -4,000   | 73,885  |
| 121 | 73,885  | 357 | 0   | -4,000   | 70,242  |
| 122 | 70,242  | 340 | 0   | -4,000   | 66,581  |
| 123 | 66,581  | 322 | 0   | -4,000   | 62,903  |
| 124 | 62,903  | 304 | 0   | -4,000   | 59,207  |
| 125 | 59,207  | 286 | 0   | -4,000   | 55,493  |
| 126 | 55,493  | 268 | 0   | -4,000   | 51,762  |
| 127 | 51,762  | 250 | 0   | -4,000   | 48,012  |
| 128 | 48,012  | 232 | 0   | -4,000   | 44,244  |
| 129 | 44,244  | 214 | 0   | -4,000   | 40,458  |
| 130 | 40,458  | 196 | 0   | -4,000   | 36,653  |
| 131 | 36,653  | 177 | 0   | -4,000   | 32,830  |
| 132 | 32,830  | 159 | 0   | -4,000   | 28,989  |
| 133 | 28,989  | 140 | 0   | -4,000   | 25,129  |
| 134 | 25,129  | 121 | 0   | -4,000   | 21,251  |
| 135 | 21,251  | 103 | 0   | -4,000   | 17,353  |
| 136 | 17,353  | 84  | 0   | -4,000   | 13,437  |
| 137 | 13,437  | 65  | 0   | -4,000   | 9,502   |
| 138 | 9,502   | 46  | 0   | -4,000   | 5,548   |
| 139 | 5,548   | 27  | 0   | -4,000   | 1,575   |
| 140 | \$1,575 | \$8 | \$0 | \$-1,583 | \$0     |

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