

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



## INTRODUCTION

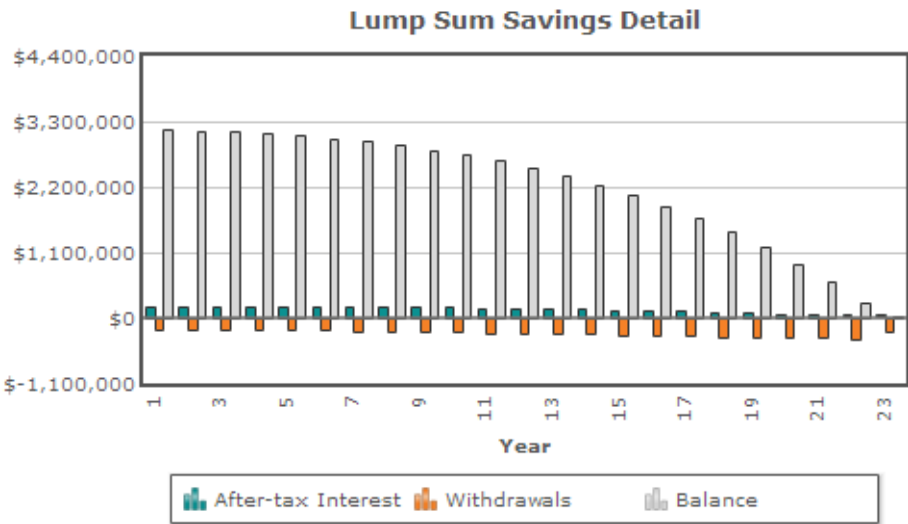
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$3,150,000
Proposed monthly withdrawal amounts	\$16,000
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 23 years with systematic withdrawals totalling \$6,224,425.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$3,150,000	\$188,871	\$0	-\$194,662	\$3,144,209
2	3,144,209	188,350	0	-200,583	3,131,976
3	3,131,976	187,425	0	-206,684	3,112,717
4	3,112,717	186,063	0	-212,970	3,085,810
5	3,085,810	184,223	0	-219,448	3,050,584
6	3,050,584	181,865	0	-226,123	3,006,326
7	3,006,326	178,944	0	-233,001	2,952,269
8	2,952,269	175,412	0	-240,087	2,887,594

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	2,887,594	171,220	0	-247,390	2,811,425
10	2,811,425	166,313	0	-254,915	2,722,823
11	2,722,823	160,633	0	-262,668	2,620,788
12	2,620,788	154,117	0	-270,657	2,504,248
13	2,504,248	146,700	0	-278,890	2,372,059
14	2,372,059	138,311	0	-287,372	2,222,998
15	2,222,998	128,874	0	-296,113	2,055,759
16	2,055,759	118,309	0	-305,120	1,868,948
17	1,868,948	106,529	0	-314,400	1,661,077
18	1,661,077	93,442	0	-323,963	1,430,556
19	1,430,556	78,950	0	-333,817	1,175,689
20	1,175,689	62,948	0	-343,970	894,667
21	894,667	45,324	0	-354,432	585,559
22	585,559	25,959	0	-365,212	246,306
23	\$246,306	\$5,642	\$0	\$-251,948	\$0

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