

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 4, 2025



INTRODUCTION

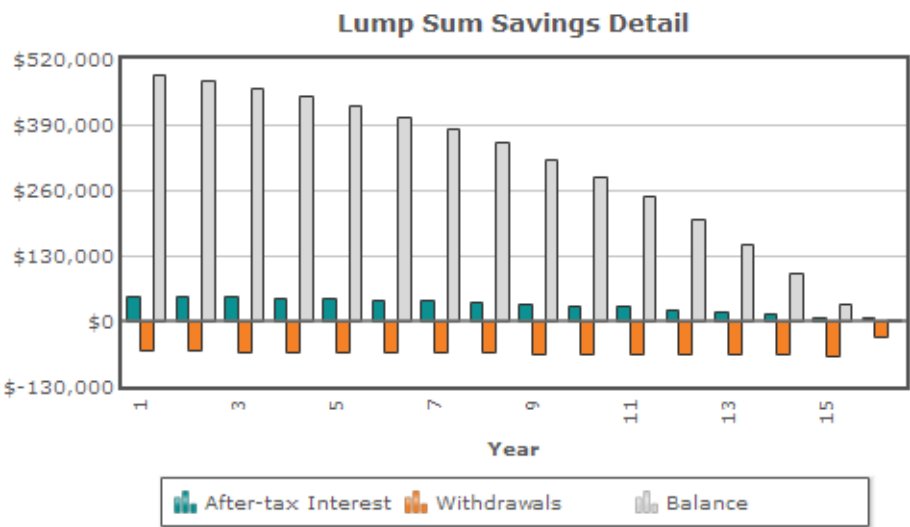
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$500,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	1.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 16 years with systematic withdrawals totalling \$1,003,666.



Month	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$500,000	\$4,167	\$0	\$-5,000	\$499,167
2	499,167	4,160	0	-5,004	498,322
3	498,322	4,153	0	-5,008	497,467
4	497,467	4,146	0	-5,013	496,600
5	496,600	4,138	0	-5,017	495,721
6	495,721	4,131	0	-5,021	494,831
7	494,831	4,124	0	-5,025	493,930
8	493,930	4,116	0	-5,029	493,017

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9	493,017	4,108	0	-5,033	492,092
10	492,092	4,101	0	-5,038	491,155
11	491,155	4,093	0	-5,042	490,206
12	490,206	4,085	0	-5,046	489,245
13	489,245	4,077	0	-5,050	488,272
14	488,272	4,069	0	-5,054	487,286
15	487,286	4,061	0	-5,059	486,289
16	486,289	4,052	0	-5,063	485,278
17	485,278	4,044	0	-5,067	484,255
18	484,255	4,035	0	-5,071	483,219
19	483,219	4,027	0	-5,076	482,170
20	482,170	4,018	0	-5,080	481,109
21	481,109	4,009	0	-5,084	480,034
22	480,034	4,000	0	-5,088	478,946
23	478,946	3,991	0	-5,092	477,845
24	477,845	3,982	0	-5,097	476,730
25	476,730	3,973	0	-5,101	475,602
26	475,602	3,963	0	-5,105	474,460
27	474,460	3,954	0	-5,109	473,304
28	473,304	3,944	0	-5,114	472,135
29	472,135	3,934	0	-5,118	470,951
30	470,951	3,925	0	-5,122	469,754
31	469,754	3,915	0	-5,127	468,542
32	468,542	3,905	0	-5,131	467,315
33	467,315	3,894	0	-5,135	466,075
34	466,075	3,884	0	-5,139	464,819
35	464,819	3,873	0	-5,144	463,549
36	463,549	3,863	0	-5,148	462,264
37	462,264	3,852	0	-5,152	460,964
38	460,964	3,841	0	-5,157	459,649
39	459,649	3,830	0	-5,161	458,319
40	458,319	3,819	0	-5,165	456,973
41	456,973	3,808	0	-5,169	455,612
42	455,612	3,797	0	-5,174	454,235
43	454,235	3,785	0	-5,178	452,842
44	452,842	3,774	0	-5,182	451,433
45	451,433	3,762	0	-5,187	450,008
46	450,008	3,750	0	-5,191	448,568
47	448,568	3,738	0	-5,195	447,110
48	447,110	3,726	0	-5,200	445,637
49	445,637	3,714	0	-5,204	444,146
50	444,146	3,701	0	-5,208	442,639
51	442,639	3,689	0	-5,213	441,115
52	441,115	3,676	0	-5,217	439,574

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53	439,574	3,663	0	-5,221	438,016
54	438,016	3,650	0	-5,226	436,440
55	436,440	3,637	0	-5,230	434,847
56	434,847	3,624	0	-5,234	433,237
57	433,237	3,610	0	-5,239	431,608
58	431,608	3,597	0	-5,243	429,962
59	429,962	3,583	0	-5,247	428,297
60	428,297	3,569	0	-5,252	426,615
61	426,615	3,555	0	-5,256	424,914
62	424,914	3,541	0	-5,261	423,194
63	423,194	3,527	0	-5,265	421,455
64	421,455	3,512	0	-5,269	419,698
65	419,698	3,497	0	-5,274	417,922
66	417,922	3,483	0	-5,278	416,126
67	416,126	3,468	0	-5,283	414,312
68	414,312	3,453	0	-5,287	412,477
69	412,477	3,437	0	-5,291	410,623
70	410,623	3,422	0	-5,296	408,749
71	408,749	3,406	0	-5,300	406,855
72	406,855	3,390	0	-5,305	404,941
73	404,941	3,375	0	-5,309	403,006
74	403,006	3,358	0	-5,313	401,051
75	401,051	3,342	0	-5,318	399,076
76	399,076	3,326	0	-5,322	397,079
77	397,079	3,309	0	-5,327	395,061
78	395,061	3,292	0	-5,331	393,022
79	393,022	3,275	0	-5,336	390,962
80	390,962	3,258	0	-5,340	388,879
81	388,879	3,241	0	-5,345	386,776
82	386,776	3,223	0	-5,349	384,650
83	384,650	3,205	0	-5,353	382,502
84	382,502	3,188	0	-5,358	380,331
85	380,331	3,169	0	-5,362	378,138
86	378,138	3,151	0	-5,367	375,923
87	375,923	3,133	0	-5,371	373,684
88	373,684	3,114	0	-5,376	371,422
89	371,422	3,095	0	-5,380	369,137
90	369,137	3,076	0	-5,385	366,828
91	366,828	3,057	0	-5,389	364,496
92	364,496	3,037	0	-5,394	362,140
93	362,140	3,018	0	-5,398	359,759
94	359,759	2,998	0	-5,403	357,355
95	357,355	2,978	0	-5,407	354,925
96	354,925	2,958	0	-5,412	352,471

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97	352,471	2,937	0	-5,416	349,992
98	349,992	2,917	0	-5,421	347,488
99	347,488	2,896	0	-5,425	344,959
100	344,959	2,875	0	-5,430	342,404
101	342,404	2,853	0	-5,434	339,823
102	339,823	2,832	0	-5,439	337,216
103	337,216	2,810	0	-5,443	334,582
104	334,582	2,788	0	-5,448	331,923
105	331,923	2,766	0	-5,452	329,236
106	329,236	2,744	0	-5,457	326,523
107	326,523	2,721	0	-5,462	323,782
108	323,782	2,698	0	-5,466	321,014
109	321,014	2,675	0	-5,471	318,219
110	318,219	2,652	0	-5,475	315,395
111	315,395	2,628	0	-5,480	312,544
112	312,544	2,605	0	-5,484	309,664
113	309,664	2,581	0	-5,489	306,756
114	306,756	2,556	0	-5,493	303,818
115	303,818	2,532	0	-5,498	300,852
116	300,852	2,507	0	-5,503	297,857
117	297,857	2,482	0	-5,507	294,831
118	294,831	2,457	0	-5,512	291,777
119	291,777	2,431	0	-5,516	288,692
120	288,692	2,406	0	-5,521	285,576
121	285,576	2,380	0	-5,526	282,431
122	282,431	2,354	0	-5,530	279,254
123	279,254	2,327	0	-5,535	276,046
124	276,046	2,300	0	-5,539	272,807
125	272,807	2,273	0	-5,544	269,536
126	269,536	2,246	0	-5,549	266,234
127	266,234	2,219	0	-5,553	262,899
128	262,899	2,191	0	-5,558	259,532
129	259,532	2,163	0	-5,563	256,132
130	256,132	2,134	0	-5,567	252,699
131	252,699	2,106	0	-5,572	249,233
132	249,233	2,077	0	-5,576	245,734
133	245,734	2,048	0	-5,581	242,201
134	242,201	2,018	0	-5,586	238,633
135	238,633	1,989	0	-5,590	235,031
136	235,031	1,959	0	-5,595	231,395
137	231,395	1,928	0	-5,600	227,723
138	227,723	1,898	0	-5,604	224,017
139	224,017	1,867	0	-5,609	220,274
140	220,274	1,836	0	-5,614	216,496

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141	216,496	1,804	0	-5,618	212,682
142	212,682	1,772	0	-5,623	208,831
143	208,831	1,740	0	-5,628	204,943
144	204,943	1,708	0	-5,633	201,019
145	201,019	1,675	0	-5,637	197,057
146	197,057	1,642	0	-5,642	193,057
147	193,057	1,609	0	-5,647	189,019
148	189,019	1,575	0	-5,651	184,943
149	184,943	1,541	0	-5,656	180,828
150	180,828	1,507	0	-5,661	176,674
151	176,674	1,472	0	-5,665	172,481
152	172,481	1,437	0	-5,670	168,248
153	168,248	1,402	0	-5,675	163,976
154	163,976	1,366	0	-5,680	159,662
155	159,662	1,331	0	-5,684	155,309
156	155,309	1,294	0	-5,689	150,914
157	150,914	1,258	0	-5,694	146,478
158	146,478	1,221	0	-5,699	142,000
159	142,000	1,183	0	-5,703	137,480
160	137,480	1,146	0	-5,708	132,917
161	132,917	1,108	0	-5,713	128,312
162	128,312	1,069	0	-5,718	123,664
163	123,664	1,031	0	-5,722	118,972
164	118,972	991	0	-5,727	114,236
165	114,236	952	0	-5,732	109,456
166	109,456	912	0	-5,737	104,632
167	104,632	872	0	-5,741	99,762
168	99,762	831	0	-5,746	94,847
169	94,847	790	0	-5,751	89,887
170	89,887	749	0	-5,756	84,880
171	84,880	707	0	-5,761	79,827
172	79,827	665	0	-5,765	74,726
173	74,726	623	0	-5,770	69,579
174	69,579	580	0	-5,775	64,384
175	64,384	537	0	-5,780	59,140
176	59,140	493	0	-5,785	53,848
177	53,848	449	0	-5,789	48,508
178	48,508	404	0	-5,794	43,118
179	43,118	359	0	-5,799	37,678
180	37,678	314	0	-5,804	32,188
181	32,188	268	0	-5,809	26,647
182	26,647	222	0	-5,814	21,056
183	21,056	175	0	-5,818	15,413
184	15,413	128	0	-5,823	9,718

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185	9,718	81	0	-5,828	3,971
186	\$3,971	\$33	\$0	\$-4,004	\$0

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