

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

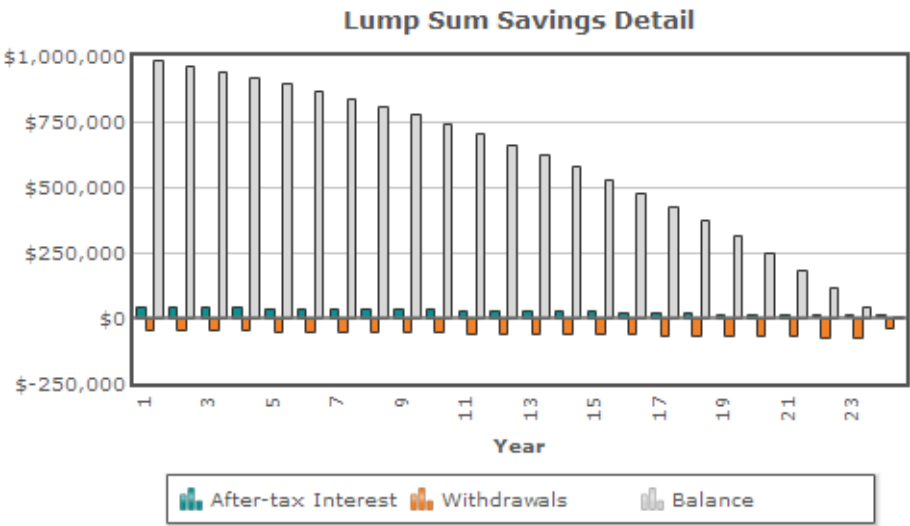
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,000,000
Proposed monthly withdrawal amounts	\$4,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	24.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 24 years with systematic withdrawals totalling \$1,440,771.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 24.00%	Withdrawals	Ending Balance
1	\$1,000,000	\$39,670	\$9,521	\$-48,442	\$981,706
2	981,706	38,910	9,338	-49,420	961,858
3	961,858	38,086	9,141	-50,418	940,385
4	940,385	37,196	8,927	-51,435	917,219
5	917,219	36,238	8,697	-52,474	892,286
6	892,286	35,207	8,450	-53,533	865,511
7	865,511	34,101	8,184	-54,613	836,814
8	836,814	32,917	7,900	-55,716	806,115

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	806,115	31,651	7,596	-56,840	773,329
10	773,329	30,300	7,272	-57,987	738,369
11	738,369	28,860	6,926	-59,158	701,145
12	701,145	27,328	6,559	-60,352	661,562
13	661,562	25,700	6,168	-61,570	619,524
14	619,524	23,972	5,753	-62,813	574,930
15	574,930	22,140	5,314	-64,081	527,676
16	527,676	20,199	4,848	-65,374	477,653
17	477,653	18,146	4,355	-66,694	424,750
18	424,750	15,975	3,834	-68,040	368,852
19	368,852	13,683	3,284	-69,413	309,837
20	309,837	11,263	2,703	-70,814	247,583
21	247,583	8,712	2,091	-72,244	181,960
22	181,960	6,023	1,446	-73,702	112,836
23	112,836	3,192	766	-75,189	40,072
24	\$40,072	\$496	\$119	\$-40,449	\$0

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