

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

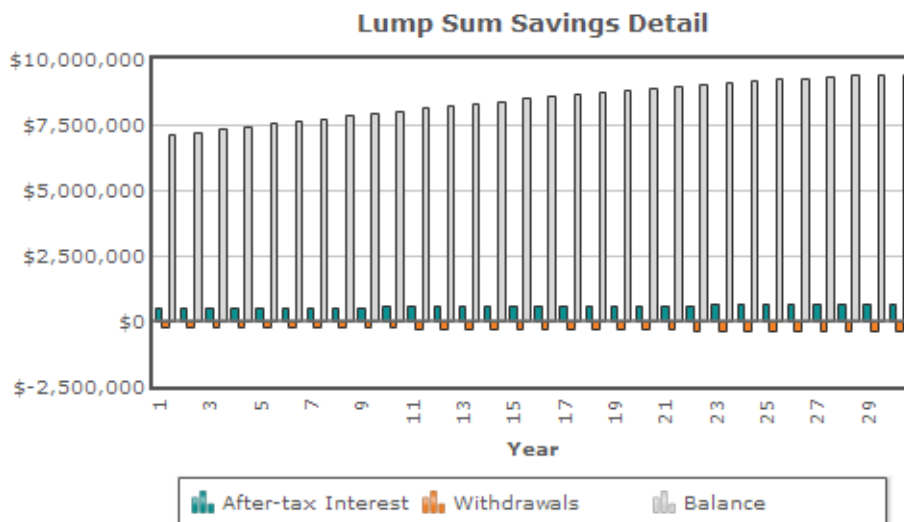
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$7,000,000
Proposed monthly withdrawal amounts	\$20,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	6.50%
Federal marginal tax bracket	25.00%
Desired table display	Yearly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Year	Beginning Balance	Annual Interest @ 6.50%	Taxes @ 25.00%	Withdrawals	Ending Balance
1	\$7,000,000	\$458,017	\$114,504	\$-242,212	\$7,101,301
2	7,101,301	464,604	116,151	-247,101	7,202,653
3	7,202,653	471,191	117,798	-252,089	7,303,957
4	7,303,957	477,772	119,443	-257,177	7,405,109
5	7,405,109	484,339	121,085	-262,368	7,505,996
6	7,505,996	490,886	122,722	-267,664	7,606,497
7	7,606,497	497,404	124,351	-273,066	7,706,483
8	7,706,483	503,885	125,971	-278,578	7,805,819

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	7,805,819	510,319	127,580	-284,201	7,904,357
10	7,904,357	516,696	129,174	-289,937	8,001,942
11	8,001,942	523,007	130,752	-295,789	8,098,407
12	8,098,407	529,239	132,310	-301,760	8,193,577
13	8,193,577	535,382	133,846	-307,851	8,287,263
14	8,287,263	541,423	135,356	-314,064	8,379,265
15	8,379,265	547,347	136,837	-320,404	8,469,372
16	8,469,372	553,142	138,286	-326,871	8,557,358
17	8,557,358	558,793	139,698	-333,468	8,642,984
18	8,642,984	564,282	141,070	-340,199	8,725,996
19	8,725,996	569,593	142,398	-347,066	8,806,125
20	8,806,125	574,709	143,677	-354,071	8,883,086
21	8,883,086	579,609	144,902	-361,218	8,956,575
22	8,956,575	584,275	146,069	-368,509	9,026,272
23	9,026,272	588,684	147,171	-375,947	9,091,838
24	9,091,838	592,814	148,204	-383,535	9,152,914
25	9,152,914	596,641	149,160	-391,277	9,209,118
26	9,209,118	600,139	150,035	-399,174	9,260,048
27	9,260,048	603,282	150,821	-407,231	9,305,278
28	9,305,278	606,042	151,510	-415,451	9,344,359
29	9,344,359	608,387	152,097	-423,837	9,376,812
30	\$9,376,812	\$610,287	\$152,572	\$-432,392	\$9,402,136

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