

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

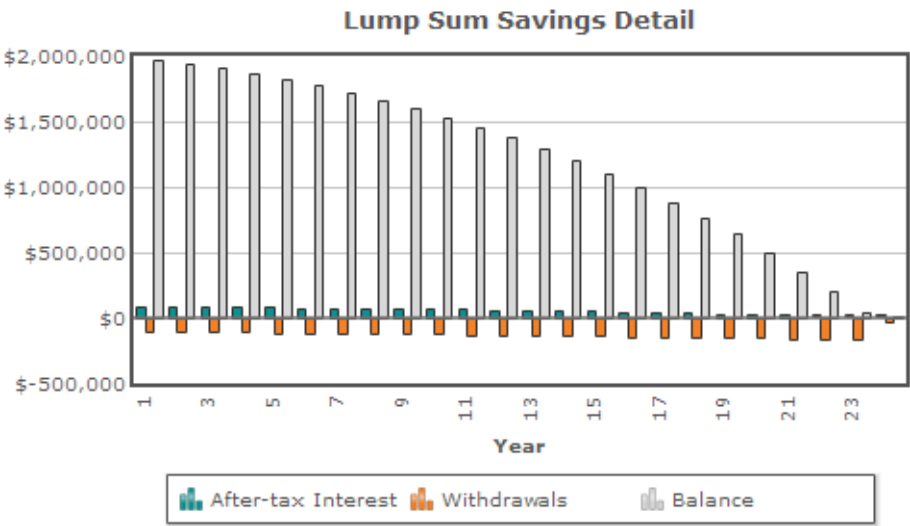
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$2,000,000
Proposed monthly withdrawal amounts	\$9,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 23 years with systematic withdrawals totalling \$3,183,085.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$2,000,000	\$79,470	\$0	\$-108,996	\$1,970,474
2	1,970,474	78,226	0	-111,196	1,937,505
3	1,937,505	76,842	0	-113,440	1,900,907
4	1,900,907	75,308	0	-115,730	1,860,485
5	1,860,485	73,618	0	-118,066	1,816,038
6	1,816,038	71,763	0	-120,449	1,767,352
7	1,767,352	69,735	0	-122,880	1,714,208
8	1,714,208	67,524	0	-125,360	1,656,371

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	1,656,371	65,121	0	-127,890	1,593,602
10	1,593,602	62,516	0	-130,472	1,525,646
11	1,525,646	59,699	0	-133,105	1,452,239
12	1,452,239	56,658	0	-135,792	1,373,105
13	1,373,105	53,384	0	-138,533	1,287,956
14	1,287,956	49,863	0	-141,329	1,196,490
15	1,196,490	46,084	0	-144,182	1,098,392
16	1,098,392	42,033	0	-147,092	993,333
17	993,333	37,698	0	-150,061	880,971
18	880,971	33,064	0	-153,090	760,945
19	760,945	28,117	0	-156,180	632,883
20	632,883	22,842	0	-159,332	496,392
21	496,392	17,221	0	-162,548	351,066
22	351,066	11,240	0	-165,829	196,477
23	196,477	4,880	0	-169,176	32,180
24	\$32,180	\$180	\$0	\$-32,360	\$0

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