

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 4, 2025



INTRODUCTION

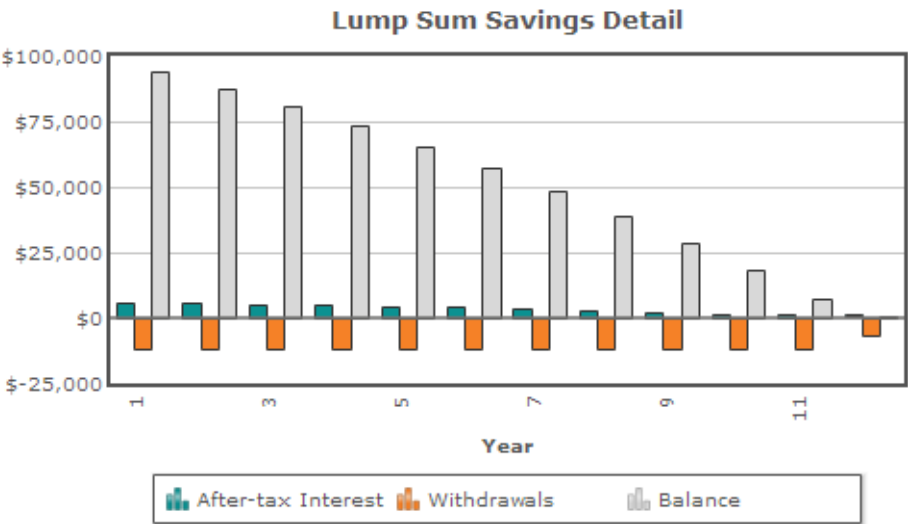
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$100,000
Proposed monthly withdrawal amounts	\$1,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 12 years with systematic withdrawals totalling \$138,976.



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$100,000	\$500	\$0	\$-1,000	\$99,500
2	99,500	498	0	-1,000	98,998
3	98,998	495	0	-1,000	98,492
4	98,492	492	0	-1,000	97,985
5	97,985	490	0	-1,000	97,475
6	97,475	487	0	-1,000	96,962
7	96,962	485	0	-1,000	96,447
8	96,447	482	0	-1,000	95,929

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9	95,929	480	0	-1,000	95,409
10	95,409	477	0	-1,000	94,886
11	94,886	474	0	-1,000	94,360
12	94,360	472	0	-1,000	93,832
13	93,832	469	0	-1,000	93,301
14	93,301	467	0	-1,000	92,768
15	92,768	464	0	-1,000	92,232
16	92,232	461	0	-1,000	91,693
17	91,693	458	0	-1,000	91,151
18	91,151	456	0	-1,000	90,607
19	90,607	453	0	-1,000	90,060
20	90,060	450	0	-1,000	89,510
21	89,510	448	0	-1,000	88,958
22	88,958	445	0	-1,000	88,403
23	88,403	442	0	-1,000	87,845
24	87,845	439	0	-1,000	87,284
25	87,284	436	0	-1,000	86,720
26	86,720	434	0	-1,000	86,154
27	86,154	431	0	-1,000	85,585
28	85,585	428	0	-1,000	85,013
29	85,013	425	0	-1,000	84,438
30	84,438	422	0	-1,000	83,860
31	83,860	419	0	-1,000	83,279
32	83,279	416	0	-1,000	82,696
33	82,696	413	0	-1,000	82,109
34	82,109	411	0	-1,000	81,520
35	81,520	408	0	-1,000	80,927
36	80,927	405	0	-1,000	80,332
37	80,332	402	0	-1,000	79,734
38	79,734	399	0	-1,000	79,132
39	79,132	396	0	-1,000	78,528
40	78,528	393	0	-1,000	77,921
41	77,921	390	0	-1,000	77,310
42	77,310	387	0	-1,000	76,697
43	76,697	383	0	-1,000	76,080
44	76,080	380	0	-1,000	75,461
45	75,461	377	0	-1,000	74,838
46	74,838	374	0	-1,000	74,212
47	74,212	371	0	-1,000	73,583
48	73,583	368	0	-1,000	72,951
49	72,951	365	0	-1,000	72,316
50	72,316	362	0	-1,000	71,677
51	71,677	358	0	-1,000	71,036
52	71,036	355	0	-1,000	70,391

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53	70,391	352	0	-1,000	69,743
54	69,743	349	0	-1,000	69,092
55	69,092	345	0	-1,000	68,437
56	68,437	342	0	-1,000	67,779
57	67,779	339	0	-1,000	67,118
58	67,118	336	0	-1,000	66,454
59	66,454	332	0	-1,000	65,786
60	65,786	329	0	-1,000	65,115
61	65,115	326	0	-1,000	64,441
62	64,441	322	0	-1,000	63,763
63	63,763	319	0	-1,000	63,082
64	63,082	315	0	-1,000	62,397
65	62,397	312	0	-1,000	61,709
66	61,709	309	0	-1,000	61,018
67	61,018	305	0	-1,000	60,323
68	60,323	302	0	-1,000	59,624
69	59,624	298	0	-1,000	58,922
70	58,922	295	0	-1,000	58,217
71	58,217	291	0	-1,000	57,508
72	57,508	288	0	-1,000	56,796
73	56,796	284	0	-1,000	56,080
74	56,080	280	0	-1,000	55,360
75	55,360	277	0	-1,000	54,637
76	54,637	273	0	-1,000	53,910
77	53,910	270	0	-1,000	53,179
78	53,179	266	0	-1,000	52,445
79	52,445	262	0	-1,000	51,708
80	51,708	259	0	-1,000	50,966
81	50,966	255	0	-1,000	50,221
82	50,221	251	0	-1,000	49,472
83	49,472	247	0	-1,000	48,719
84	48,719	244	0	-1,000	47,963
85	47,963	240	0	-1,000	47,203
86	47,203	236	0	-1,000	46,439
87	46,439	232	0	-1,000	45,671
88	45,671	228	0	-1,000	44,899
89	44,899	224	0	-1,000	44,124
90	44,124	221	0	-1,000	43,345
91	43,345	217	0	-1,000	42,561
92	42,561	213	0	-1,000	41,774
93	41,774	209	0	-1,000	40,983
94	40,983	205	0	-1,000	40,188
95	40,188	201	0	-1,000	39,389
96	39,389	197	0	-1,000	38,586

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97	38,586	193	0	-1,000	37,779
98	37,779	189	0	-1,000	36,968
99	36,968	185	0	-1,000	36,152
100	36,152	181	0	-1,000	35,333
101	35,333	177	0	-1,000	34,510
102	34,510	173	0	-1,000	33,682
103	33,682	168	0	-1,000	32,851
104	32,851	164	0	-1,000	32,015
105	32,015	160	0	-1,000	31,175
106	31,175	156	0	-1,000	30,331
107	30,331	152	0	-1,000	29,483
108	29,483	147	0	-1,000	28,630
109	28,630	143	0	-1,000	27,773
110	27,773	139	0	-1,000	26,912
111	26,912	135	0	-1,000	26,047
112	26,047	130	0	-1,000	25,177
113	25,177	126	0	-1,000	24,303
114	24,303	122	0	-1,000	23,424
115	23,424	117	0	-1,000	22,541
116	22,541	113	0	-1,000	21,654
117	21,654	108	0	-1,000	20,762
118	20,762	104	0	-1,000	19,866
119	19,866	99	0	-1,000	18,965
120	18,965	95	0	-1,000	18,060
121	18,060	90	0	-1,000	17,151
122	17,151	86	0	-1,000	16,236
123	16,236	81	0	-1,000	15,318
124	15,318	77	0	-1,000	14,394
125	14,394	72	0	-1,000	13,466
126	13,466	67	0	-1,000	12,533
127	12,533	63	0	-1,000	11,596
128	11,596	58	0	-1,000	10,654
129	10,654	53	0	-1,000	9,707
130	9,707	49	0	-1,000	8,756
131	8,756	44	0	-1,000	7,800
132	7,800	39	0	-1,000	6,839
133	6,839	34	0	-1,000	5,873
134	5,873	29	0	-1,000	4,902
135	4,902	25	0	-1,000	3,927
136	3,927	20	0	-1,000	2,946
137	2,946	15	0	-1,000	1,961
138	1,961	10	0	-1,000	971
139	\$971	\$5	\$0	-\$976	\$0

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