

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

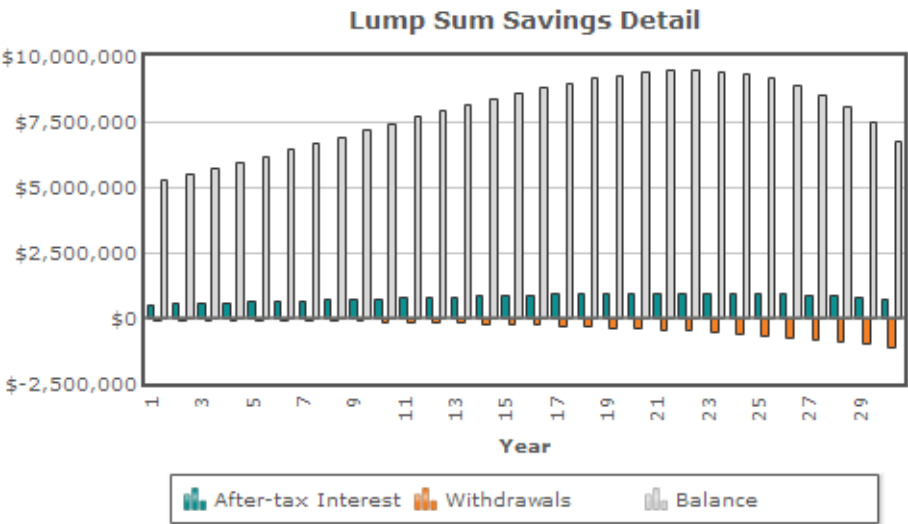
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$5,000,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	10.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	44.40%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 44.40%	Withdrawals	Ending Balance
1	\$5,000,000	\$510,069	\$226,471	\$-62,828	\$5,220,770
2	5,220,770	532,417	236,393	-69,407	5,447,387
3	5,447,387	555,333	246,568	-76,675	5,679,478
4	5,679,478	578,775	256,976	-84,703	5,916,574
5	5,916,574	602,693	267,596	-93,573	6,158,098
6	6,158,098	627,023	278,398	-103,371	6,403,352
7	6,403,352	651,688	289,350	-114,196	6,651,495
8	6,651,495	676,598	300,410	-126,153	6,901,530

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	6,901,530	701,645	311,531	-139,363	7,152,282
10	7,152,282	726,702	322,656	-153,956	7,402,372
11	7,402,372	751,622	333,720	-170,078	7,650,196
12	7,650,196	776,232	344,647	-187,887	7,893,894
13	7,893,894	800,333	355,348	-207,561	8,131,318
14	8,131,318	823,696	365,721	-229,295	8,359,998
15	8,359,998	846,059	375,650	-253,306	8,577,101
16	8,577,101	867,119	385,001	-279,830	8,779,389
17	8,779,389	886,532	393,620	-309,132	8,963,169
18	8,963,169	903,906	401,334	-341,502	9,124,238
19	9,124,238	918,795	407,945	-377,262	9,257,827
20	9,257,827	930,694	413,228	-416,766	9,358,527
21	9,358,527	939,030	416,930	-460,407	9,420,220
22	9,420,220	943,156	418,761	-508,618	9,435,998
23	9,435,998	942,340	418,399	-561,877	9,398,062
24	9,398,062	935,759	415,477	-620,712	9,297,632
25	9,297,632	922,486	409,584	-685,709	9,124,825
26	9,124,825	901,476	400,255	-757,512	8,868,534
27	8,868,534	871,558	386,972	-836,833	8,516,287
28	8,516,287	831,417	369,149	-924,461	8,054,094
29	8,054,094	779,577	346,132	-1,021,264	7,466,275
30	\$7,466,275	\$714,386	\$317,187	\$-1,128,203	\$6,735,271

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