

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

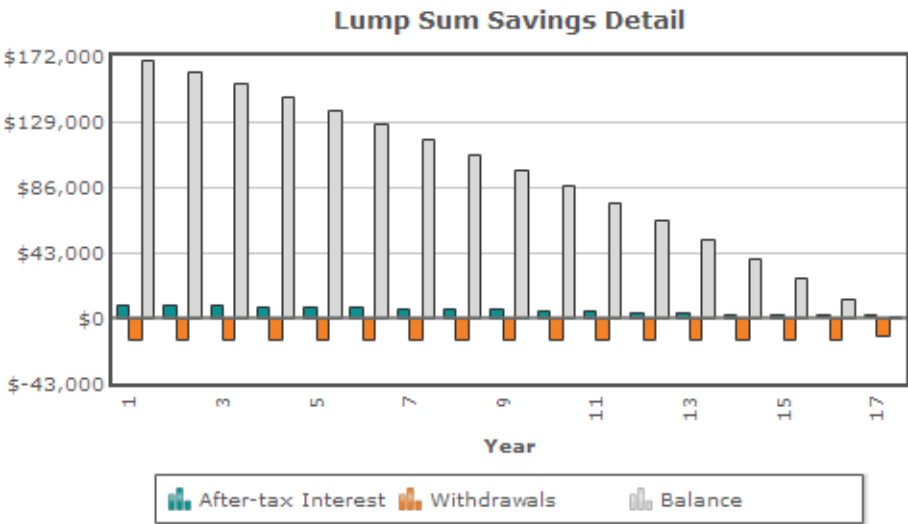
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$176,435
Proposed monthly withdrawal amounts	\$1,200
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	20.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 17 years with systematic withdrawals totalling \$242,877.



Month	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 20.00%	Withdrawals	Ending Balance
1	\$176,435	\$735	\$147	-\$1,200	\$175,823
2	175,823	733	147	-1,200	175,209
3	175,209	730	146	-1,200	174,593
4	174,593	727	145	-1,200	173,975
5	173,975	725	145	-1,200	173,355
6	173,355	722	144	-1,200	172,733
7	172,733	720	144	-1,200	172,109
8	172,109	717	143	-1,200	171,482

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9	171,482	715	143	-1,200	170,854
10	170,854	712	142	-1,200	170,224
11	170,224	709	142	-1,200	169,591
12	169,591	707	141	-1,200	168,956
13	168,956	704	141	-1,200	168,319
14	168,319	701	140	-1,200	167,681
15	167,681	699	140	-1,200	167,039
16	167,039	696	139	-1,200	166,396
17	166,396	693	139	-1,200	165,751
18	165,751	691	138	-1,200	165,103
19	165,103	688	138	-1,200	164,454
20	164,454	685	137	-1,200	163,802
21	163,802	683	137	-1,200	163,148
22	163,148	680	136	-1,200	162,492
23	162,492	677	135	-1,200	161,833
24	161,833	674	135	-1,200	161,173
25	161,173	672	134	-1,200	160,510
26	160,510	669	134	-1,200	159,845
27	159,845	666	133	-1,200	159,178
28	159,178	663	133	-1,200	158,509
29	158,509	660	132	-1,200	157,837
30	157,837	658	132	-1,200	157,163
31	157,163	655	131	-1,200	156,487
32	156,487	652	130	-1,200	155,809
33	155,809	649	130	-1,200	155,128
34	155,128	646	129	-1,200	154,445
35	154,445	644	129	-1,200	153,760
36	153,760	641	128	-1,200	153,072
37	153,072	638	128	-1,200	152,383
38	152,383	635	127	-1,200	151,691
39	151,691	632	126	-1,200	150,996
40	150,996	629	126	-1,200	150,299
41	150,299	626	125	-1,200	149,600
42	149,600	623	125	-1,200	148,899
43	148,899	620	124	-1,200	148,195
44	148,195	617	123	-1,200	147,489
45	147,489	615	123	-1,200	146,781
46	146,781	612	122	-1,200	146,070
47	146,070	609	122	-1,200	145,357
48	145,357	606	121	-1,200	144,642
49	144,642	603	121	-1,200	143,924
50	143,924	600	120	-1,200	143,204
51	143,204	597	119	-1,200	142,481
52	142,481	594	119	-1,200	141,756

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53	141,756	591	118	-1,200	141,028
54	141,028	588	118	-1,200	140,299
55	140,299	585	117	-1,200	139,566
56	139,566	582	116	-1,200	138,831
57	138,831	578	116	-1,200	138,094
58	138,094	575	115	-1,200	137,355
59	137,355	572	114	-1,200	136,612
60	136,612	569	114	-1,200	135,868
61	135,868	566	113	-1,200	135,121
62	135,121	563	113	-1,200	134,371
63	134,371	560	112	-1,200	133,619
64	133,619	557	111	-1,200	132,864
65	132,864	554	111	-1,200	132,107
66	132,107	550	110	-1,200	131,348
67	131,348	547	109	-1,200	130,585
68	130,585	544	109	-1,200	129,821
69	129,821	541	108	-1,200	129,053
70	129,053	538	108	-1,200	128,284
71	128,284	535	107	-1,200	127,511
72	127,511	531	106	-1,200	126,736
73	126,736	528	106	-1,200	125,959
74	125,959	525	105	-1,200	125,179
75	125,179	522	104	-1,200	124,396
76	124,396	518	104	-1,200	123,610
77	123,610	515	103	-1,200	122,823
78	122,823	512	102	-1,200	122,032
79	122,032	508	102	-1,200	121,239
80	121,239	505	101	-1,200	120,443
81	120,443	502	100	-1,200	119,644
82	119,644	499	100	-1,200	118,843
83	118,843	495	99	-1,200	118,039
84	118,039	492	98	-1,200	117,233
85	117,233	488	98	-1,200	116,424
86	116,424	485	97	-1,200	115,612
87	115,612	482	96	-1,200	114,797
88	114,797	478	96	-1,200	113,980
89	113,980	475	95	-1,200	113,160
90	113,160	471	94	-1,200	112,337
91	112,337	468	94	-1,200	111,511
92	111,511	465	93	-1,200	110,683
93	110,683	461	92	-1,200	109,852
94	109,852	458	92	-1,200	109,018
95	109,018	454	91	-1,200	108,181
96	108,181	451	90	-1,200	107,342

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97	107,342	447	89	-1,200	106,500
98	106,500	444	89	-1,200	105,655
99	105,655	440	88	-1,200	104,807
100	104,807	437	87	-1,200	103,956
101	103,956	433	87	-1,200	103,103
102	103,103	430	86	-1,200	102,247
103	102,247	426	85	-1,200	101,387
104	101,387	422	84	-1,200	100,525
105	100,525	419	84	-1,200	99,660
106	99,660	415	83	-1,200	98,793
107	98,793	412	82	-1,200	97,922
108	97,922	408	82	-1,200	97,048
109	97,048	404	81	-1,200	96,172
110	96,172	401	80	-1,200	95,292
111	95,292	397	79	-1,200	94,410
112	94,410	393	79	-1,200	93,525
113	93,525	390	78	-1,200	92,637
114	92,637	386	77	-1,200	91,745
115	91,745	382	76	-1,200	90,851
116	90,851	379	76	-1,200	89,954
117	89,954	375	75	-1,200	89,054
118	89,054	371	74	-1,200	88,151
119	88,151	367	73	-1,200	87,244
120	87,244	364	73	-1,200	86,335
121	86,335	360	72	-1,200	85,423
122	85,423	356	71	-1,200	84,508
123	84,508	352	70	-1,200	83,590
124	83,590	348	70	-1,200	82,668
125	82,668	344	69	-1,200	81,744
126	81,744	341	68	-1,200	80,816
127	80,816	337	67	-1,200	79,886
128	79,886	333	67	-1,200	78,952
129	78,952	329	66	-1,200	78,015
130	78,015	325	65	-1,200	77,075
131	77,075	321	64	-1,200	76,132
132	76,132	317	63	-1,200	75,186
133	75,186	313	63	-1,200	74,236
134	74,236	309	62	-1,200	73,284
135	73,284	305	61	-1,200	72,328
136	72,328	301	60	-1,200	71,369
137	71,369	297	59	-1,200	70,407
138	70,407	293	59	-1,200	69,442
139	69,442	289	58	-1,200	68,473
140	68,473	285	57	-1,200	67,502

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141	67,502	281	56	-1,200	66,527
142	66,527	277	55	-1,200	65,548
143	65,548	273	55	-1,200	64,567
144	64,567	269	54	-1,200	63,582
145	63,582	265	53	-1,200	62,594
146	62,594	261	52	-1,200	61,603
147	61,603	257	51	-1,200	60,608
148	60,608	253	51	-1,200	59,610
149	59,610	248	50	-1,200	58,609
150	58,609	244	49	-1,200	57,604
151	57,604	240	48	-1,200	56,596
152	56,596	236	47	-1,200	55,585
153	55,585	232	46	-1,200	54,570
154	54,570	227	45	-1,200	53,552
155	53,552	223	45	-1,200	52,530
156	52,530	219	44	-1,200	51,505
157	51,505	215	43	-1,200	50,477
158	50,477	210	42	-1,200	49,445
159	49,445	206	41	-1,200	48,410
160	48,410	202	40	-1,200	47,372
161	47,372	197	39	-1,200	46,330
162	46,330	193	39	-1,200	45,284
163	45,284	189	38	-1,200	44,235
164	44,235	184	37	-1,200	43,182
165	43,182	180	36	-1,200	42,126
166	42,126	176	35	-1,200	41,067
167	41,067	171	34	-1,200	40,004
168	40,004	167	33	-1,200	38,937
169	38,937	162	32	-1,200	37,867
170	37,867	158	32	-1,200	36,793
171	36,793	153	31	-1,200	35,716
172	35,716	149	30	-1,200	34,635
173	34,635	144	29	-1,200	33,550
174	33,550	140	28	-1,200	32,462
175	32,462	135	27	-1,200	31,370
176	31,370	131	26	-1,200	30,275
177	30,275	126	25	-1,200	29,176
178	29,176	122	24	-1,200	28,073
179	28,073	117	23	-1,200	26,966
180	26,966	112	22	-1,200	25,856
181	25,856	108	22	-1,200	24,743
182	24,743	103	21	-1,200	23,625
183	23,625	98	20	-1,200	22,504
184	22,504	94	19	-1,200	21,379

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185	21,379	89	18	-1,200	20,250
186	20,250	84	17	-1,200	19,118
187	19,118	80	16	-1,200	17,981
188	17,981	75	15	-1,200	16,841
189	16,841	70	14	-1,200	15,697
190	15,697	65	13	-1,200	14,550
191	14,550	61	12	-1,200	13,398
192	13,398	56	11	-1,200	12,243
193	12,243	51	10	-1,200	11,084
194	11,084	46	9	-1,200	9,921
195	9,921	41	8	-1,200	8,754
196	8,754	36	7	-1,200	7,583
197	7,583	32	6	-1,200	6,408
198	6,408	27	5	-1,200	5,229
199	5,229	22	4	-1,200	4,047
200	4,047	17	3	-1,200	2,860
201	2,860	12	2	-1,200	1,670
202	1,670	7	1	-1,200	475
203	\$475	\$2	\$0	\$-477	\$0

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