

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

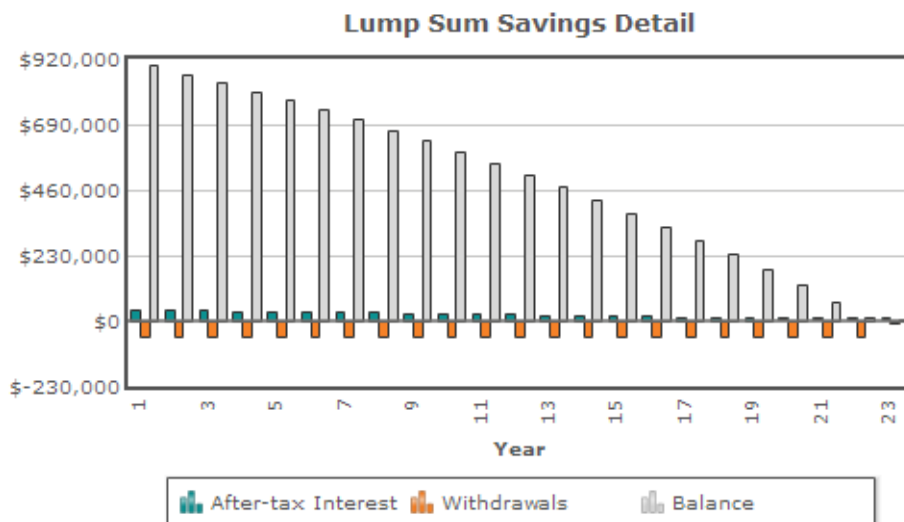
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$922,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	12.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 22 years with systematic withdrawals totalling \$1,328,938.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$922,000	\$36,370	\$4,364	-\$60,000	\$894,006
2	894,006	35,232	4,228	-60,000	865,010
3	865,010	34,053	4,086	-60,000	834,977
4	834,977	32,832	3,940	-60,000	803,869
5	803,869	31,568	3,788	-60,000	771,649
6	771,649	30,258	3,631	-60,000	738,276
7	738,276	28,901	3,468	-60,000	703,709
8	703,709	27,496	3,300	-60,000	667,906

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	667,906	26,041	3,125	-60,000	630,821
10	630,821	24,533	2,944	-60,000	592,411
11	592,411	22,972	2,757	-60,000	552,626
12	552,626	21,354	2,563	-60,000	511,417
13	511,417	19,679	2,361	-60,000	468,735
14	468,735	17,944	2,153	-60,000	424,526
15	424,526	16,147	1,938	-60,000	378,735
16	378,735	14,285	1,714	-60,000	331,306
17	331,306	12,357	1,483	-60,000	282,181
18	282,181	10,360	1,243	-60,000	231,298
19	231,298	8,292	995	-60,000	178,595
20	178,595	6,149	738	-60,000	124,006
21	124,006	3,930	472	-60,000	67,465
22	67,465	1,632	196	-60,000	8,901
23	\$8,901	\$43	\$5	\$-8,938	\$0

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