

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025

INTRODUCTION

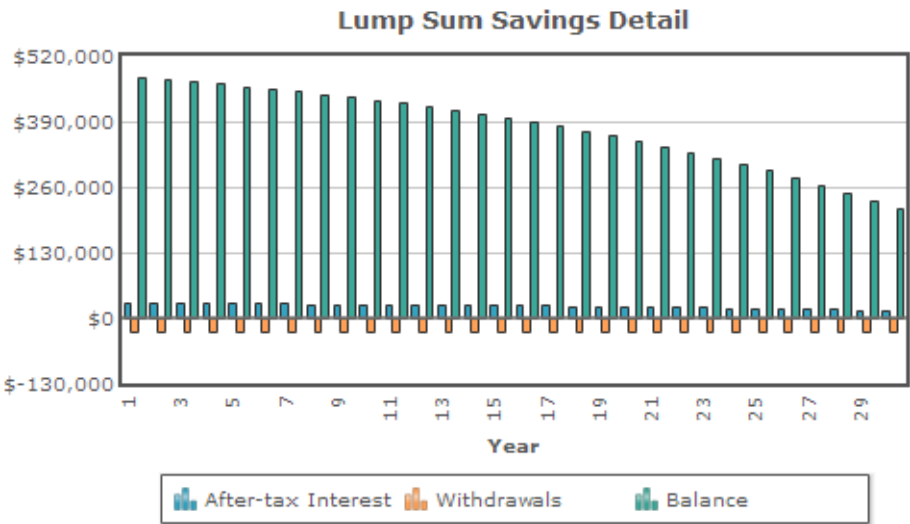
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$480,000
Proposed monthly withdrawal amounts	\$2,353
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	15.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 15.00%	Withdrawals	Ending Balance
1	\$480,000	\$2,400	\$360	\$-2,353	\$479,687
2	479,687	2,398	360	-2,353	479,373
3	479,373	2,397	360	-2,353	479,057
4	479,057	2,395	359	-2,353	478,740
5	478,740	2,394	359	-2,353	478,422
6	478,422	2,392	359	-2,353	478,102
7	478,102	2,391	359	-2,353	477,781
8	477,781	2,389	358	-2,353	477,458
9	477,458	2,387	358	-2,353	477,135
10	477,135	2,386	358	-2,353	476,809
11	476,809	2,384	358	-2,353	476,483
12	476,483	2,382	357	-2,353	476,155
13	476,155	2,381	357	-2,353	475,826

14	475,826	2,379	357	-2,353	475,495
15	475,495	2,377	357	-2,353	475,163
16	475,163	2,376	356	-2,353	474,829
17	474,829	2,374	356	-2,353	474,494
18	474,494	2,372	356	-2,353	474,158
19	474,158	2,371	356	-2,353	473,820
20	473,820	2,369	355	-2,353	473,481
21	473,481	2,367	355	-2,353	473,140
22	473,140	2,366	355	-2,353	472,798
23	472,798	2,364	355	-2,353	472,454
24	472,454	2,362	354	-2,353	472,109
25	472,109	2,361	354	-2,353	471,763
26	471,763	2,359	354	-2,353	471,415
27	471,415	2,357	354	-2,353	471,065
28	471,065	2,355	353	-2,353	470,714
29	470,714	2,354	353	-2,353	470,362
30	470,362	2,352	353	-2,353	470,008
31	470,008	2,350	353	-2,353	469,652
32	469,652	2,348	352	-2,353	469,295
33	469,295	2,346	352	-2,353	468,937
34	468,937	2,345	352	-2,353	468,577
35	468,577	2,343	351	-2,353	468,215
36	468,215	2,341	351	-2,353	467,852
37	467,852	2,339	351	-2,353	467,487
38	467,487	2,337	351	-2,353	467,121
39	467,121	2,336	350	-2,353	466,754
40	466,754	2,334	350	-2,353	466,384
41	466,384	2,332	350	-2,353	466,013
42	466,013	2,330	350	-2,353	465,641
43	465,641	2,328	349	-2,353	465,267
44	465,267	2,326	349	-2,353	464,891
45	464,891	2,324	349	-2,353	464,514
46	464,514	2,323	348	-2,353	464,135
47	464,135	2,321	348	-2,353	463,755
48	463,755	2,319	348	-2,353	463,373
49	463,373	2,317	348	-2,353	462,989
50	462,989	2,315	347	-2,353	462,604
51	462,604	2,313	347	-2,353	462,217
52	462,217	2,311	347	-2,353	461,828
53	461,828	2,309	346	-2,353	461,438
54	461,438	2,307	346	-2,353	461,046
55	461,046	2,305	346	-2,353	460,653
56	460,653	2,303	345	-2,353	460,257
57	460,257	2,301	345	-2,353	459,861
58	459,861	2,299	345	-2,353	459,462
59	459,462	2,297	345	-2,353	459,062
60	459,062	2,295	344	-2,353	458,660
61	458,660	2,293	344	-2,353	458,256
62	458,256	2,291	344	-2,353	457,851

63	457,851	2,289	343	-2,353	457,443
64	457,443	2,287	343	-2,353	457,035
65	457,035	2,285	343	-2,353	456,624
66	456,624	2,283	342	-2,353	456,212
67	456,212	2,281	342	-2,353	455,798
68	455,798	2,279	342	-2,353	455,382
69	455,382	2,277	342	-2,353	454,964
70	454,964	2,275	341	-2,353	454,545
71	454,545	2,273	341	-2,353	454,123
72	454,123	2,271	341	-2,353	453,700
73	453,700	2,269	340	-2,353	453,276
74	453,276	2,266	340	-2,353	452,849
75	452,849	2,264	340	-2,353	452,421
76	452,421	2,262	339	-2,353	451,991
77	451,991	2,260	339	-2,353	451,558
78	451,558	2,258	339	-2,353	451,125
79	451,125	2,256	338	-2,353	450,689
80	450,689	2,253	338	-2,353	450,251
81	450,251	2,251	338	-2,353	449,812
82	449,812	2,249	337	-2,353	449,371
83	449,371	2,247	337	-2,353	448,927
84	448,927	2,245	337	-2,353	448,482
85	448,482	2,242	336	-2,353	448,035
86	448,035	2,240	336	-2,353	447,587
87	447,587	2,238	336	-2,353	447,136
88	447,136	2,236	335	-2,353	446,683
89	446,683	2,233	335	-2,353	446,229
90	446,229	2,231	335	-2,353	445,772
91	445,772	2,229	334	-2,353	445,314
92	445,314	2,227	334	-2,353	444,853
93	444,853	2,224	334	-2,353	444,391
94	444,391	2,222	333	-2,353	443,926
95	443,926	2,220	333	-2,353	443,460
96	443,460	2,217	333	-2,353	442,992
97	442,992	2,215	332	-2,353	442,522
98	442,522	2,213	332	-2,353	442,049
99	442,049	2,210	332	-2,353	441,575
100	441,575	2,208	331	-2,353	441,099
101	441,099	2,205	331	-2,353	440,620
102	440,620	2,203	330	-2,353	440,140
103	440,140	2,201	330	-2,353	439,658
104	439,658	2,198	330	-2,353	439,173
105	439,173	2,196	329	-2,353	438,687
106	438,687	2,193	329	-2,353	438,198
107	438,198	2,191	329	-2,353	437,707
108	437,707	2,189	328	-2,353	437,215
109	437,215	2,186	328	-2,353	436,720
110	436,720	2,184	328	-2,353	436,223
111	436,223	2,181	327	-2,353	435,724

112	435,724	2,179	327	-2,353	435,223
113	435,223	2,176	326	-2,353	434,719
114	434,719	2,174	326	-2,353	434,214
115	434,214	2,171	326	-2,353	433,706
116	433,706	2,169	325	-2,353	433,196
117	433,196	2,166	325	-2,353	432,685
118	432,685	2,163	325	-2,353	432,170
119	432,170	2,161	324	-2,353	431,654
120	431,654	2,158	324	-2,353	431,136
121	431,136	2,156	323	-2,353	430,615
122	430,615	2,153	323	-2,353	430,092
123	430,092	2,150	323	-2,353	429,567
124	429,567	2,148	322	-2,353	429,040
125	429,040	2,145	322	-2,353	428,510
126	428,510	2,143	321	-2,353	427,978
127	427,978	2,140	321	-2,353	427,444
128	427,444	2,137	321	-2,353	426,908
129	426,908	2,135	320	-2,353	426,369
130	426,369	2,132	320	-2,353	425,828
131	425,828	2,129	319	-2,353	425,285
132	425,285	2,126	319	-2,353	424,740
133	424,740	2,124	319	-2,353	424,192
134	424,192	2,121	318	-2,353	423,641
135	423,641	2,118	318	-2,353	423,089
136	423,089	2,115	317	-2,353	422,534
137	422,534	2,113	317	-2,353	421,977
138	421,977	2,110	316	-2,353	421,417
139	421,417	2,107	316	-2,353	420,855
140	420,855	2,104	316	-2,353	420,291
141	420,291	2,101	315	-2,353	419,724
142	419,724	2,099	315	-2,353	419,155
143	419,155	2,096	314	-2,353	418,583
144	418,583	2,093	314	-2,353	418,009
145	418,009	2,090	314	-2,353	417,433
146	417,433	2,087	313	-2,353	416,854
147	416,854	2,084	313	-2,353	416,273
148	416,273	2,081	312	-2,353	415,689
149	415,689	2,078	312	-2,353	415,102
150	415,102	2,076	311	-2,353	414,514
151	414,514	2,073	311	-2,353	413,922
152	413,922	2,070	310	-2,353	413,328
153	413,328	2,067	310	-2,353	412,732
154	412,732	2,064	310	-2,353	412,133
155	412,133	2,061	309	-2,353	411,532
156	411,532	2,058	309	-2,353	410,928
157	410,928	2,055	308	-2,353	410,321
158	410,321	2,052	308	-2,353	409,712
159	409,712	2,049	307	-2,353	409,100
160	409,100	2,046	307	-2,353	408,486

161	408,486	2,042	306	-2,353	407,869
162	407,869	2,039	306	-2,353	407,250
163	407,250	2,036	305	-2,353	406,627
164	406,627	2,033	305	-2,353	406,003
165	406,003	2,030	305	-2,353	405,375
166	405,375	2,027	304	-2,353	404,745
167	404,745	2,024	304	-2,353	404,112
168	404,112	2,021	303	-2,353	403,477
169	403,477	2,017	303	-2,353	402,838
170	402,838	2,014	302	-2,353	402,197
171	402,197	2,011	302	-2,353	401,554
172	401,554	2,008	301	-2,353	400,907
173	400,907	2,005	301	-2,353	400,258
174	400,258	2,001	300	-2,353	399,606
175	399,606	1,998	300	-2,353	398,952
176	398,952	1,995	299	-2,353	398,294
177	398,294	1,991	299	-2,353	397,634
178	397,634	1,988	298	-2,353	396,971
179	396,971	1,985	298	-2,353	396,305
180	396,305	1,982	297	-2,353	395,636
181	395,636	1,978	297	-2,353	394,965
182	394,965	1,975	296	-2,353	394,290
183	394,290	1,971	296	-2,353	393,613
184	393,613	1,968	295	-2,353	392,933
185	392,933	1,965	295	-2,353	392,250
186	392,250	1,961	294	-2,353	391,564
187	391,564	1,958	294	-2,353	390,875
188	390,875	1,954	293	-2,353	390,183
189	390,183	1,951	293	-2,353	389,489
190	389,489	1,947	292	-2,353	388,791
191	388,791	1,944	292	-2,353	388,090
192	388,090	1,940	291	-2,353	387,387
193	387,387	1,937	291	-2,353	386,680
194	386,680	1,933	290	-2,353	385,970
195	385,970	1,930	289	-2,353	385,258
196	385,258	1,926	289	-2,353	384,542
197	384,542	1,923	288	-2,353	383,823
198	383,823	1,919	288	-2,353	383,102
199	383,102	1,916	287	-2,353	382,377
200	382,377	1,912	287	-2,353	381,649
201	381,649	1,908	286	-2,353	380,918
202	380,918	1,905	286	-2,353	380,184
203	380,184	1,901	285	-2,353	379,447
204	379,447	1,897	285	-2,353	378,706
205	378,706	1,894	284	-2,353	377,963
206	377,963	1,890	283	-2,353	377,216
207	377,216	1,886	283	-2,353	376,466
208	376,466	1,882	282	-2,353	375,713
209	375,713	1,879	282	-2,353	374,957

210	374,957	1,875	281	-2,353	374,198
211	374,198	1,871	281	-2,353	373,435
212	373,435	1,867	280	-2,353	372,669
213	372,669	1,863	280	-2,353	371,900
214	371,900	1,859	279	-2,353	371,128
215	371,128	1,856	278	-2,353	370,352
216	370,352	1,852	278	-2,353	369,573
217	369,573	1,848	277	-2,353	368,791
218	368,791	1,844	277	-2,353	368,005
219	368,005	1,840	276	-2,353	367,216
220	367,216	1,836	275	-2,353	366,424
221	366,424	1,832	275	-2,353	365,628
222	365,628	1,828	274	-2,353	364,829
223	364,829	1,824	274	-2,353	364,026
224	364,026	1,820	273	-2,353	363,220
225	363,220	1,816	272	-2,353	362,411
226	362,411	1,812	272	-2,353	361,598
227	361,598	1,808	271	-2,353	360,782
228	360,782	1,804	271	-2,353	359,962
229	359,962	1,800	270	-2,353	359,139
230	359,139	1,796	269	-2,353	358,313
231	358,313	1,792	269	-2,353	357,483
232	357,483	1,787	268	-2,353	356,649
233	356,649	1,783	267	-2,353	355,812
234	355,812	1,779	267	-2,353	354,971
235	354,971	1,775	266	-2,353	354,126
236	354,126	1,771	266	-2,353	353,278
237	353,278	1,766	265	-2,353	352,427
238	352,427	1,762	264	-2,353	351,572
239	351,572	1,758	264	-2,353	350,713
240	350,713	1,754	263	-2,353	349,850
241	349,850	1,749	262	-2,353	348,984
242	348,984	1,745	262	-2,353	348,114
243	348,114	1,741	261	-2,353	347,241
244	347,241	1,736	260	-2,353	346,364
245	346,364	1,732	260	-2,353	345,483
246	345,483	1,727	259	-2,353	344,598
247	344,598	1,723	258	-2,353	343,710
248	343,710	1,719	258	-2,353	342,817
249	342,817	1,714	257	-2,353	341,921
250	341,921	1,710	256	-2,353	341,021
251	341,021	1,705	256	-2,353	340,118
252	340,118	1,701	255	-2,353	339,210
253	339,210	1,696	254	-2,353	338,299
254	338,299	1,691	254	-2,353	337,384
255	337,384	1,687	253	-2,353	336,465
256	336,465	1,682	252	-2,353	335,542
257	335,542	1,678	252	-2,353	334,615
258	334,615	1,673	251	-2,353	333,684

259	333,684	1,668	250	-2,353	332,749
260	332,749	1,664	250	-2,353	331,810
261	331,810	1,659	249	-2,353	330,867
262	330,867	1,654	248	-2,353	329,920
263	329,920	1,650	247	-2,353	328,970
264	328,970	1,645	247	-2,353	328,015
265	328,015	1,640	246	-2,353	327,056
266	327,056	1,635	245	-2,353	326,093
267	326,093	1,630	245	-2,353	325,126
268	325,126	1,626	244	-2,353	324,154
269	324,154	1,621	243	-2,353	323,179
270	323,179	1,616	242	-2,353	322,200
271	322,200	1,611	242	-2,353	321,216
272	321,216	1,606	241	-2,353	320,228
273	320,228	1,601	240	-2,353	319,236
274	319,236	1,596	239	-2,353	318,240
275	318,240	1,591	239	-2,353	317,239
276	317,239	1,586	238	-2,353	316,235
277	316,235	1,581	237	-2,353	315,226
278	315,226	1,576	236	-2,353	314,212
279	314,212	1,571	236	-2,353	313,195
280	313,195	1,566	235	-2,353	312,173
281	312,173	1,561	234	-2,353	311,147
282	311,147	1,556	233	-2,353	310,116
283	310,116	1,551	233	-2,353	309,081
284	309,081	1,545	232	-2,353	308,042
285	308,042	1,540	231	-2,353	306,998
286	306,998	1,535	230	-2,353	305,949
287	305,949	1,530	229	-2,353	304,897
288	304,897	1,524	229	-2,353	303,840
289	303,840	1,519	228	-2,353	302,778
290	302,778	1,514	227	-2,353	301,712
291	301,712	1,509	226	-2,353	300,641
292	300,641	1,503	225	-2,353	299,566
293	299,566	1,498	225	-2,353	298,486
294	298,486	1,492	224	-2,353	297,401
295	297,401	1,487	223	-2,353	296,312
296	296,312	1,482	222	-2,353	295,219
297	295,219	1,476	221	-2,353	294,120
298	294,120	1,471	221	-2,353	293,017
299	293,017	1,465	220	-2,353	291,910
300	291,910	1,460	219	-2,353	290,797
301	290,797	1,454	218	-2,353	289,680
302	289,680	1,448	217	-2,353	288,558
303	288,558	1,443	216	-2,353	287,432
304	287,432	1,437	216	-2,353	286,300
305	286,300	1,432	215	-2,353	285,164
306	285,164	1,426	214	-2,353	284,023
307	284,023	1,420	213	-2,353	282,877

308	282,877	1,414	212	-2,353	281,726
309	281,726	1,409	211	-2,353	280,571
310	280,571	1,403	210	-2,353	279,410
311	279,410	1,397	210	-2,353	278,245
312	278,245	1,391	209	-2,353	277,074
313	277,074	1,385	208	-2,353	275,899
314	275,899	1,379	207	-2,353	274,718
315	274,718	1,374	206	-2,353	273,533
316	273,533	1,368	205	-2,353	272,342
317	272,342	1,362	204	-2,353	271,147
318	271,147	1,356	203	-2,353	269,946
319	269,946	1,350	202	-2,353	268,740
320	268,740	1,344	202	-2,353	267,530
321	267,530	1,338	201	-2,353	266,314
322	266,314	1,332	200	-2,353	265,092
323	265,092	1,325	199	-2,353	263,866
324	263,866	1,319	198	-2,353	262,635
325	262,635	1,313	197	-2,353	261,398
326	261,398	1,307	196	-2,353	260,156
327	260,156	1,301	195	-2,353	258,908
328	258,908	1,295	194	-2,353	257,656
329	257,656	1,288	193	-2,353	256,398
330	256,398	1,282	192	-2,353	255,134
331	255,134	1,276	191	-2,353	253,866
332	253,866	1,269	190	-2,353	252,592
333	252,592	1,263	189	-2,353	251,312
334	251,312	1,257	188	-2,353	250,027
335	250,027	1,250	188	-2,353	248,737
336	248,737	1,244	187	-2,353	247,441
337	247,441	1,237	186	-2,353	246,140
338	246,140	1,231	185	-2,353	244,833
339	244,833	1,224	184	-2,353	243,520
340	243,520	1,218	183	-2,353	242,202
341	242,202	1,211	182	-2,353	240,879
342	240,879	1,204	181	-2,353	239,549
343	239,549	1,198	180	-2,353	238,214
344	238,214	1,191	179	-2,353	236,874
345	236,874	1,184	178	-2,353	235,528
346	235,528	1,178	177	-2,353	234,176
347	234,176	1,171	176	-2,353	232,818
348	232,818	1,164	175	-2,353	231,454
349	231,454	1,157	174	-2,353	230,085
350	230,085	1,150	173	-2,353	228,710
351	228,710	1,144	172	-2,353	227,329
352	227,329	1,137	170	-2,353	225,942
353	225,942	1,130	169	-2,353	224,549
354	224,549	1,123	168	-2,353	223,151
355	223,151	1,116	167	-2,353	221,746
356	221,746	1,109	166	-2,353	220,335

357	220,335	1,102	165	-2,353	218,919
358	218,919	1,095	164	-2,353	217,496
359	217,496	1,087	163	-2,353	216,068
360	\$216,068	\$1,080	\$162	\$-2,353	\$214,633

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 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 is for illustrative purposes only. Your results may vary.

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