

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: April 1, 2026

INTRODUCTION

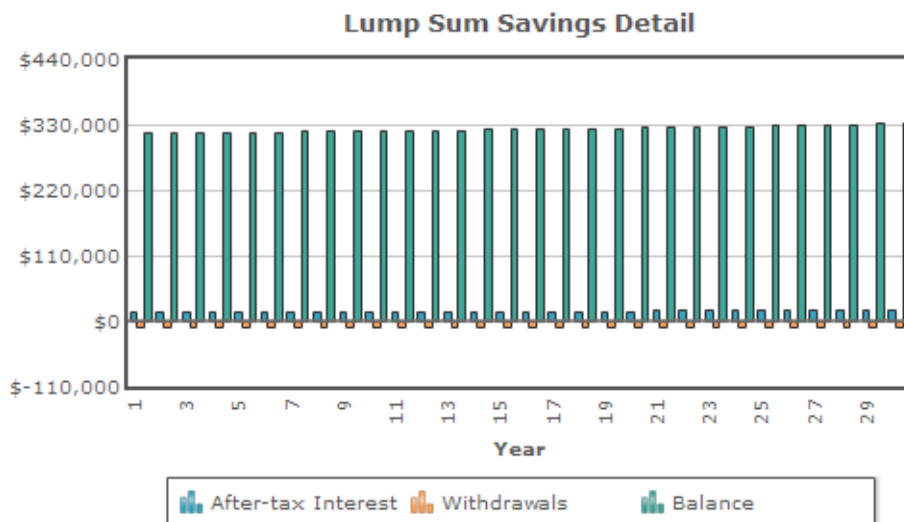
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$315,000
Proposed monthly withdrawal amounts	\$1,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$315,000	\$1,312	\$289	-\$1,000	\$315,024
2	315,024	1,313	289	-1,000	315,048
3	315,048	1,313	289	-1,000	315,071
4	315,071	1,313	289	-1,000	315,095
5	315,095	1,313	289	-1,000	315,120
6	315,120	1,313	289	-1,000	315,144
7	315,144	1,313	289	-1,000	315,168
8	315,168	1,313	289	-1,000	315,192
9	315,192	1,313	289	-1,000	315,217
10	315,217	1,313	289	-1,000	315,241
11	315,241	1,314	289	-1,000	315,266
12	315,266	1,314	289	-1,000	315,290
13	315,290	1,314	289	-1,000	315,315

14	315,315	1,314	289	-1,000	315,340
15	315,340	1,314	289	-1,000	315,364
16	315,364	1,314	289	-1,000	315,389
17	315,389	1,314	289	-1,000	315,414
18	315,414	1,314	289	-1,000	315,440
19	315,440	1,314	289	-1,000	315,465
20	315,465	1,314	289	-1,000	315,490
21	315,490	1,315	289	-1,000	315,515
22	315,515	1,315	289	-1,000	315,541
23	315,541	1,315	289	-1,000	315,566
24	315,566	1,315	289	-1,000	315,592
25	315,592	1,315	289	-1,000	315,617
26	315,617	1,315	289	-1,000	315,643
27	315,643	1,315	289	-1,000	315,669
28	315,669	1,315	289	-1,000	315,695
29	315,695	1,315	289	-1,000	315,721
30	315,721	1,316	289	-1,000	315,747
31	315,747	1,316	289	-1,000	315,773
32	315,773	1,316	289	-1,000	315,800
33	315,800	1,316	289	-1,000	315,826
34	315,826	1,316	290	-1,000	315,852
35	315,852	1,316	290	-1,000	315,879
36	315,879	1,316	290	-1,000	315,905
37	315,905	1,316	290	-1,000	315,932
38	315,932	1,316	290	-1,000	315,959
39	315,959	1,316	290	-1,000	315,986
40	315,986	1,317	290	-1,000	316,013
41	316,013	1,317	290	-1,000	316,040
42	316,040	1,317	290	-1,000	316,067
43	316,067	1,317	290	-1,000	316,094
44	316,094	1,317	290	-1,000	316,121
45	316,121	1,317	290	-1,000	316,149
46	316,149	1,317	290	-1,000	316,176
47	316,176	1,317	290	-1,000	316,204
48	316,204	1,318	290	-1,000	316,232
49	316,232	1,318	290	-1,000	316,259
50	316,259	1,318	290	-1,000	316,287
51	316,287	1,318	290	-1,000	316,315
52	316,315	1,318	290	-1,000	316,343
53	316,343	1,318	290	-1,000	316,371
54	316,371	1,318	290	-1,000	316,399
55	316,399	1,318	290	-1,000	316,428
56	316,428	1,318	290	-1,000	316,456
57	316,456	1,319	290	-1,000	316,485
58	316,485	1,319	290	-1,000	316,513
59	316,513	1,319	290	-1,000	316,542
60	316,542	1,319	290	-1,000	316,571
61	316,571	1,319	290	-1,000	316,599
62	316,599	1,319	290	-1,000	316,628

63	316,628	1,319	290	-1,000	316,657
64	316,657	1,319	290	-1,000	316,687
65	316,687	1,320	290	-1,000	316,716
66	316,716	1,320	290	-1,000	316,745
67	316,745	1,320	290	-1,000	316,775
68	316,775	1,320	290	-1,000	316,804
69	316,804	1,320	290	-1,000	316,834
70	316,834	1,320	290	-1,000	316,863
71	316,863	1,320	290	-1,000	316,893
72	316,893	1,320	290	-1,000	316,923
73	316,923	1,321	291	-1,000	316,953
74	316,953	1,321	291	-1,000	316,983
75	316,983	1,321	291	-1,000	317,013
76	317,013	1,321	291	-1,000	317,044
77	317,044	1,321	291	-1,000	317,074
78	317,074	1,321	291	-1,000	317,105
79	317,105	1,321	291	-1,000	317,135
80	317,135	1,321	291	-1,000	317,166
81	317,166	1,322	291	-1,000	317,197
82	317,197	1,322	291	-1,000	317,228
83	317,228	1,322	291	-1,000	317,259
84	317,259	1,322	291	-1,000	317,290
85	317,290	1,322	291	-1,000	317,321
86	317,321	1,322	291	-1,000	317,352
87	317,352	1,322	291	-1,000	317,384
88	317,384	1,322	291	-1,000	317,415
89	317,415	1,323	291	-1,000	317,447
90	317,447	1,323	291	-1,000	317,478
91	317,478	1,323	291	-1,000	317,510
92	317,510	1,323	291	-1,000	317,542
93	317,542	1,323	291	-1,000	317,574
94	317,574	1,323	291	-1,000	317,606
95	317,606	1,323	291	-1,000	317,638
96	317,638	1,323	291	-1,000	317,671
97	317,671	1,324	291	-1,000	317,703
98	317,703	1,324	291	-1,000	317,736
99	317,736	1,324	291	-1,000	317,768
100	317,768	1,324	291	-1,000	317,801
101	317,801	1,324	291	-1,000	317,834
102	317,834	1,324	291	-1,000	317,867
103	317,867	1,324	291	-1,000	317,900
104	317,900	1,325	291	-1,000	317,933
105	317,933	1,325	291	-1,000	317,966
106	317,966	1,325	291	-1,000	318,000
107	318,000	1,325	291	-1,000	318,033
108	318,033	1,325	292	-1,000	318,067
109	318,067	1,325	292	-1,000	318,101
110	318,101	1,325	292	-1,000	318,134
111	318,134	1,326	292	-1,000	318,168

112	318,168	1,326	292	-1,000	318,202
113	318,202	1,326	292	-1,000	318,237
114	318,237	1,326	292	-1,000	318,271
115	318,271	1,326	292	-1,000	318,305
116	318,305	1,326	292	-1,000	318,340
117	318,340	1,326	292	-1,000	318,374
118	318,374	1,327	292	-1,000	318,409
119	318,409	1,327	292	-1,000	318,444
120	318,444	1,327	292	-1,000	318,479
121	318,479	1,327	292	-1,000	318,514
122	318,514	1,327	292	-1,000	318,549
123	318,549	1,327	292	-1,000	318,584
124	318,584	1,327	292	-1,000	318,620
125	318,620	1,328	292	-1,000	318,655
126	318,655	1,328	292	-1,000	318,691
127	318,691	1,328	292	-1,000	318,727
128	318,727	1,328	292	-1,000	318,762
129	318,762	1,328	292	-1,000	318,798
130	318,798	1,328	292	-1,000	318,835
131	318,835	1,328	292	-1,000	318,871
132	318,871	1,329	292	-1,000	318,907
133	318,907	1,329	292	-1,000	318,944
134	318,944	1,329	292	-1,000	318,980
135	318,980	1,329	292	-1,000	319,017
136	319,017	1,329	292	-1,000	319,054
137	319,054	1,329	292	-1,000	319,091
138	319,091	1,330	292	-1,000	319,128
139	319,128	1,330	293	-1,000	319,165
140	319,165	1,330	293	-1,000	319,202
141	319,202	1,330	293	-1,000	319,239
142	319,239	1,330	293	-1,000	319,277
143	319,277	1,330	293	-1,000	319,315
144	319,315	1,330	293	-1,000	319,352
145	319,352	1,331	293	-1,000	319,390
146	319,390	1,331	293	-1,000	319,428
147	319,428	1,331	293	-1,000	319,466
148	319,466	1,331	293	-1,000	319,505
149	319,505	1,331	293	-1,000	319,543
150	319,543	1,331	293	-1,000	319,582
151	319,582	1,332	293	-1,000	319,620
152	319,620	1,332	293	-1,000	319,659
153	319,659	1,332	293	-1,000	319,698
154	319,698	1,332	293	-1,000	319,737
155	319,737	1,332	293	-1,000	319,776
156	319,776	1,332	293	-1,000	319,815
157	319,815	1,333	293	-1,000	319,855
158	319,855	1,333	293	-1,000	319,894
159	319,894	1,333	293	-1,000	319,934
160	319,934	1,333	293	-1,000	319,974

161	319,974	1,333	293	-1,000	320,014
162	320,014	1,333	293	-1,000	320,054
163	320,054	1,334	293	-1,000	320,094
164	320,094	1,334	293	-1,000	320,134
165	320,134	1,334	293	-1,000	320,175
166	320,175	1,334	293	-1,000	320,215
167	320,215	1,334	294	-1,000	320,256
168	320,256	1,334	294	-1,000	320,297
169	320,297	1,335	294	-1,000	320,338
170	320,338	1,335	294	-1,000	320,379
171	320,379	1,335	294	-1,000	320,420
172	320,420	1,335	294	-1,000	320,461
173	320,461	1,335	294	-1,000	320,503
174	320,503	1,335	294	-1,000	320,544
175	320,544	1,336	294	-1,000	320,586
176	320,586	1,336	294	-1,000	320,628
177	320,628	1,336	294	-1,000	320,670
178	320,670	1,336	294	-1,000	320,712
179	320,712	1,336	294	-1,000	320,755
180	320,755	1,336	294	-1,000	320,797
181	320,797	1,337	294	-1,000	320,840
182	320,840	1,337	294	-1,000	320,882
183	320,882	1,337	294	-1,000	320,925
184	320,925	1,337	294	-1,000	320,968
185	320,968	1,337	294	-1,000	321,011
186	321,011	1,338	294	-1,000	321,055
187	321,055	1,338	294	-1,000	321,098
188	321,098	1,338	294	-1,000	321,142
189	321,142	1,338	294	-1,000	321,185
190	321,185	1,338	294	-1,000	321,229
191	321,229	1,338	294	-1,000	321,273
192	321,273	1,339	295	-1,000	321,317
193	321,317	1,339	295	-1,000	321,362
194	321,362	1,339	295	-1,000	321,406
195	321,406	1,339	295	-1,000	321,451
196	321,451	1,339	295	-1,000	321,495
197	321,495	1,340	295	-1,000	321,540
198	321,540	1,340	295	-1,000	321,585
199	321,585	1,340	295	-1,000	321,630
200	321,630	1,340	295	-1,000	321,676
201	321,676	1,340	295	-1,000	321,721
202	321,721	1,341	295	-1,000	321,767
203	321,767	1,341	295	-1,000	321,813
204	321,813	1,341	295	-1,000	321,858
205	321,858	1,341	295	-1,000	321,904
206	321,904	1,341	295	-1,000	321,951
207	321,951	1,341	295	-1,000	321,997
208	321,997	1,342	295	-1,000	322,043
209	322,043	1,342	295	-1,000	322,090

210	322,090	1,342	295	-1,000	322,137
211	322,137	1,342	295	-1,000	322,184
212	322,184	1,342	295	-1,000	322,231
213	322,231	1,343	295	-1,000	322,278
214	322,278	1,343	295	-1,000	322,326
215	322,326	1,343	295	-1,000	322,373
216	322,373	1,343	296	-1,000	322,421
217	322,421	1,343	296	-1,000	322,469
218	322,469	1,344	296	-1,000	322,517
219	322,517	1,344	296	-1,000	322,565
220	322,565	1,344	296	-1,000	322,613
221	322,613	1,344	296	-1,000	322,662
222	322,662	1,344	296	-1,000	322,710
223	322,710	1,345	296	-1,000	322,759
224	322,759	1,345	296	-1,000	322,808
225	322,808	1,345	296	-1,000	322,857
226	322,857	1,345	296	-1,000	322,907
227	322,907	1,345	296	-1,000	322,956
228	322,956	1,346	296	-1,000	323,006
229	323,006	1,346	296	-1,000	323,055
230	323,055	1,346	296	-1,000	323,105
231	323,105	1,346	296	-1,000	323,155
232	323,155	1,346	296	-1,000	323,206
233	323,206	1,347	296	-1,000	323,256
234	323,256	1,347	296	-1,000	323,307
235	323,307	1,347	296	-1,000	323,357
236	323,357	1,347	296	-1,000	323,408
237	323,408	1,348	296	-1,000	323,459
238	323,459	1,348	297	-1,000	323,511
239	323,511	1,348	297	-1,000	323,562
240	323,562	1,348	297	-1,000	323,614
241	323,614	1,348	297	-1,000	323,665
242	323,665	1,349	297	-1,000	323,717
243	323,717	1,349	297	-1,000	323,769
244	323,769	1,349	297	-1,000	323,822
245	323,822	1,349	297	-1,000	323,874
246	323,874	1,349	297	-1,000	323,927
247	323,927	1,350	297	-1,000	323,979
248	323,979	1,350	297	-1,000	324,032
249	324,032	1,350	297	-1,000	324,085
250	324,085	1,350	297	-1,000	324,139
251	324,139	1,351	297	-1,000	324,192
252	324,192	1,351	297	-1,000	324,246
253	324,246	1,351	297	-1,000	324,300
254	324,300	1,351	297	-1,000	324,354
255	324,354	1,351	297	-1,000	324,408
256	324,408	1,352	297	-1,000	324,462
257	324,462	1,352	297	-1,000	324,517
258	324,517	1,352	297	-1,000	324,571

259	324,571	1,352	298	-1,000	324,626
260	324,626	1,353	298	-1,000	324,681
261	324,681	1,353	298	-1,000	324,736
262	324,736	1,353	298	-1,000	324,792
263	324,792	1,353	298	-1,000	324,847
264	324,847	1,354	298	-1,000	324,903
265	324,903	1,354	298	-1,000	324,959
266	324,959	1,354	298	-1,000	325,015
267	325,015	1,354	298	-1,000	325,071
268	325,071	1,354	298	-1,000	325,128
269	325,128	1,355	298	-1,000	325,185
270	325,185	1,355	298	-1,000	325,241
271	325,241	1,355	298	-1,000	325,298
272	325,298	1,355	298	-1,000	325,356
273	325,356	1,356	298	-1,000	325,413
274	325,413	1,356	298	-1,000	325,471
275	325,471	1,356	298	-1,000	325,528
276	325,528	1,356	298	-1,000	325,586
277	325,586	1,357	298	-1,000	325,645
278	325,645	1,357	299	-1,000	325,703
279	325,703	1,357	299	-1,000	325,761
280	325,761	1,357	299	-1,000	325,820
281	325,820	1,358	299	-1,000	325,879
282	325,879	1,358	299	-1,000	325,938
283	325,938	1,358	299	-1,000	325,998
284	325,998	1,358	299	-1,000	326,057
285	326,057	1,359	299	-1,000	326,117
286	326,117	1,359	299	-1,000	326,177
287	326,177	1,359	299	-1,000	326,237
288	326,237	1,359	299	-1,000	326,297
289	326,297	1,360	299	-1,000	326,357
290	326,357	1,360	299	-1,000	326,418
291	326,418	1,360	299	-1,000	326,479
292	326,479	1,360	299	-1,000	326,540
293	326,540	1,361	299	-1,000	326,601
294	326,601	1,361	299	-1,000	326,663
295	326,663	1,361	299	-1,000	326,724
296	326,724	1,361	299	-1,000	326,786
297	326,786	1,362	300	-1,000	326,848
298	326,848	1,362	300	-1,000	326,910
299	326,910	1,362	300	-1,000	326,973
300	326,973	1,362	300	-1,000	327,036
301	327,036	1,363	300	-1,000	327,098
302	327,098	1,363	300	-1,000	327,162
303	327,162	1,363	300	-1,000	327,225
304	327,225	1,363	300	-1,000	327,288
305	327,288	1,364	300	-1,000	327,352
306	327,352	1,364	300	-1,000	327,416
307	327,416	1,364	300	-1,000	327,480

308	327,480	1,364	300	-1,000	327,544
309	327,544	1,365	300	-1,000	327,609
310	327,609	1,365	300	-1,000	327,674
311	327,674	1,365	300	-1,000	327,738
312	327,738	1,366	300	-1,000	327,804
313	327,804	1,366	300	-1,000	327,869
314	327,869	1,366	301	-1,000	327,935
315	327,935	1,366	301	-1,000	328,000
316	328,000	1,367	301	-1,000	328,066
317	328,066	1,367	301	-1,000	328,133
318	328,133	1,367	301	-1,000	328,199
319	328,199	1,367	301	-1,000	328,266
320	328,266	1,368	301	-1,000	328,333
321	328,333	1,368	301	-1,000	328,400
322	328,400	1,368	301	-1,000	328,467
323	328,467	1,369	301	-1,000	328,534
324	328,534	1,369	301	-1,000	328,602
325	328,602	1,369	301	-1,000	328,670
326	328,670	1,369	301	-1,000	328,738
327	328,738	1,370	301	-1,000	328,807
328	328,807	1,370	301	-1,000	328,875
329	328,875	1,370	301	-1,000	328,944
330	328,944	1,371	302	-1,000	329,013
331	329,013	1,371	302	-1,000	329,083
332	329,083	1,371	302	-1,000	329,152
333	329,152	1,371	302	-1,000	329,222
334	329,222	1,372	302	-1,000	329,292
335	329,292	1,372	302	-1,000	329,362
336	329,362	1,372	302	-1,000	329,432
337	329,432	1,373	302	-1,000	329,503
338	329,503	1,373	302	-1,000	329,574
339	329,574	1,373	302	-1,000	329,645
340	329,645	1,374	302	-1,000	329,716
341	329,716	1,374	302	-1,000	329,788
342	329,788	1,374	302	-1,000	329,860
343	329,860	1,374	302	-1,000	329,932
344	329,932	1,375	302	-1,000	330,004
345	330,004	1,375	303	-1,000	330,077
346	330,077	1,375	303	-1,000	330,149
347	330,149	1,376	303	-1,000	330,222
348	330,222	1,376	303	-1,000	330,296
349	330,296	1,376	303	-1,000	330,369
350	330,369	1,377	303	-1,000	330,443
351	330,443	1,377	303	-1,000	330,517
352	330,517	1,377	303	-1,000	330,591
353	330,591	1,377	303	-1,000	330,665
354	330,665	1,378	303	-1,000	330,740
355	330,740	1,378	303	-1,000	330,815
356	330,815	1,378	303	-1,000	330,890

357	330,890	1,379	303	-1,000	330,965
358	330,965	1,379	303	-1,000	331,041
359	331,041	1,379	303	-1,000	331,117
360	\$331,117	\$1,380	\$304	\$-1,000	\$331,193

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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