

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

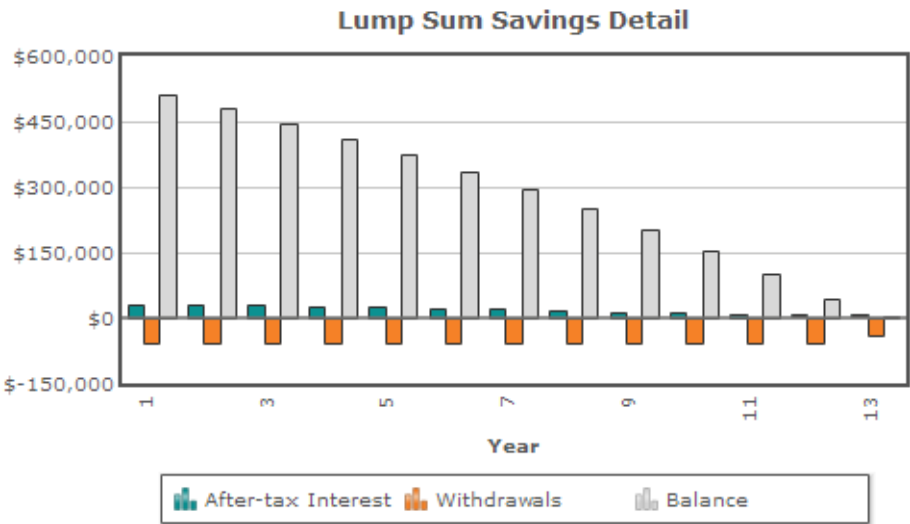
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$539,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.80%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 13 years with systematic withdrawals totalling \$763,349.



Month	Beginning Balance	Annual Interest @ 5.80%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$539,000	\$2,605	\$0	\$-5,000	\$536,605
2	536,605	2,594	0	-5,000	534,199
3	534,199	2,582	0	-5,000	531,781
4	531,781	2,570	0	-5,000	529,351
5	529,351	2,559	0	-5,000	526,910
6	526,910	2,547	0	-5,000	524,456
7	524,456	2,535	0	-5,000	521,991
8	521,991	2,523	0	-5,000	519,514

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9	519,514	2,511	0	-5,000	517,025
10	517,025	2,499	0	-5,000	514,524
11	514,524	2,487	0	-5,000	512,011
12	512,011	2,475	0	-5,000	509,486
13	509,486	2,463	0	-5,000	506,948
14	506,948	2,450	0	-5,000	504,398
15	504,398	2,438	0	-5,000	501,836
16	501,836	2,426	0	-5,000	499,262
17	499,262	2,413	0	-5,000	496,675
18	496,675	2,401	0	-5,000	494,076
19	494,076	2,388	0	-5,000	491,464
20	491,464	2,375	0	-5,000	488,839
21	488,839	2,363	0	-5,000	486,202
22	486,202	2,350	0	-5,000	483,552
23	483,552	2,337	0	-5,000	480,889
24	480,889	2,324	0	-5,000	478,213
25	478,213	2,311	0	-5,000	475,524
26	475,524	2,298	0	-5,000	472,823
27	472,823	2,285	0	-5,000	470,108
28	470,108	2,272	0	-5,000	467,380
29	467,380	2,259	0	-5,000	464,639
30	464,639	2,246	0	-5,000	461,885
31	461,885	2,232	0	-5,000	459,118
32	459,118	2,219	0	-5,000	456,337
33	456,337	2,206	0	-5,000	453,542
34	453,542	2,192	0	-5,000	450,734
35	450,734	2,179	0	-5,000	447,913
36	447,913	2,165	0	-5,000	445,078
37	445,078	2,151	0	-5,000	442,229
38	442,229	2,137	0	-5,000	439,366
39	439,366	2,124	0	-5,000	436,490
40	436,490	2,110	0	-5,000	433,600
41	433,600	2,096	0	-5,000	430,696
42	430,696	2,082	0	-5,000	427,777
43	427,777	2,068	0	-5,000	424,845
44	424,845	2,053	0	-5,000	421,898
45	421,898	2,039	0	-5,000	418,937
46	418,937	2,025	0	-5,000	415,962
47	415,962	2,010	0	-5,000	412,973
48	412,973	1,996	0	-5,000	409,969
49	409,969	1,982	0	-5,000	406,950
50	406,950	1,967	0	-5,000	403,917
51	403,917	1,952	0	-5,000	400,870
52	400,870	1,938	0	-5,000	397,807

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53	397,807	1,923	0	-5,000	394,730
54	394,730	1,908	0	-5,000	391,638
55	391,638	1,893	0	-5,000	388,531
56	388,531	1,878	0	-5,000	385,408
57	385,408	1,863	0	-5,000	382,271
58	382,271	1,848	0	-5,000	379,119
59	379,119	1,832	0	-5,000	375,951
60	375,951	1,817	0	-5,000	372,768
61	372,768	1,802	0	-5,000	369,570
62	369,570	1,786	0	-5,000	366,356
63	366,356	1,771	0	-5,000	363,127
64	363,127	1,755	0	-5,000	359,882
65	359,882	1,739	0	-5,000	356,622
66	356,622	1,724	0	-5,000	353,345
67	353,345	1,708	0	-5,000	350,053
68	350,053	1,692	0	-5,000	346,745
69	346,745	1,676	0	-5,000	343,421
70	343,421	1,660	0	-5,000	340,081
71	340,081	1,644	0	-5,000	336,725
72	336,725	1,628	0	-5,000	333,352
73	333,352	1,611	0	-5,000	329,963
74	329,963	1,595	0	-5,000	326,558
75	326,558	1,578	0	-5,000	323,136
76	323,136	1,562	0	-5,000	319,698
77	319,698	1,545	0	-5,000	316,244
78	316,244	1,529	0	-5,000	312,772
79	312,772	1,512	0	-5,000	309,284
80	309,284	1,495	0	-5,000	305,779
81	305,779	1,478	0	-5,000	302,257
82	302,257	1,461	0	-5,000	298,717
83	298,717	1,444	0	-5,000	295,161
84	295,161	1,427	0	-5,000	291,588
85	291,588	1,409	0	-5,000	287,997
86	287,997	1,392	0	-5,000	284,389
87	284,389	1,375	0	-5,000	280,764
88	280,764	1,357	0	-5,000	277,121
89	277,121	1,339	0	-5,000	273,460
90	273,460	1,322	0	-5,000	269,782
91	269,782	1,304	0	-5,000	266,086
92	266,086	1,286	0	-5,000	262,372
93	262,372	1,268	0	-5,000	258,640
94	258,640	1,250	0	-5,000	254,890
95	254,890	1,232	0	-5,000	251,122
96	251,122	1,214	0	-5,000	247,336

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97	247,336	1,195	0	-5,000	243,531
98	243,531	1,177	0	-5,000	239,708
99	239,708	1,159	0	-5,000	235,867
100	235,867	1,140	0	-5,000	232,007
101	232,007	1,121	0	-5,000	228,128
102	228,128	1,103	0	-5,000	224,231
103	224,231	1,084	0	-5,000	220,315
104	220,315	1,065	0	-5,000	216,380
105	216,380	1,046	0	-5,000	212,426
106	212,426	1,027	0	-5,000	208,452
107	208,452	1,008	0	-5,000	204,460
108	204,460	988	0	-5,000	200,448
109	200,448	969	0	-5,000	196,417
110	196,417	949	0	-5,000	192,366
111	192,366	930	0	-5,000	188,296
112	188,296	910	0	-5,000	184,206
113	184,206	890	0	-5,000	180,096
114	180,096	870	0	-5,000	175,967
115	175,967	851	0	-5,000	171,817
116	171,817	830	0	-5,000	167,648
117	167,648	810	0	-5,000	163,458
118	163,458	790	0	-5,000	159,248
119	159,248	770	0	-5,000	155,018
120	155,018	749	0	-5,000	150,767
121	150,767	729	0	-5,000	146,496
122	146,496	708	0	-5,000	142,204
123	142,204	687	0	-5,000	137,891
124	137,891	666	0	-5,000	133,558
125	133,558	646	0	-5,000	129,203
126	129,203	624	0	-5,000	124,828
127	124,828	603	0	-5,000	120,431
128	120,431	582	0	-5,000	116,013
129	116,013	561	0	-5,000	111,574
130	111,574	539	0	-5,000	107,113
131	107,113	518	0	-5,000	102,631
132	102,631	496	0	-5,000	98,127
133	98,127	474	0	-5,000	93,601
134	93,601	452	0	-5,000	89,054
135	89,054	430	0	-5,000	84,484
136	84,484	408	0	-5,000	79,892
137	79,892	386	0	-5,000	75,278
138	75,278	364	0	-5,000	70,642
139	70,642	341	0	-5,000	65,984
140	65,984	319	0	-5,000	61,303

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141	61,303	296	0	-5,000	56,599
142	56,599	274	0	-5,000	51,872
143	51,872	251	0	-5,000	47,123
144	47,123	228	0	-5,000	42,351
145	42,351	205	0	-5,000	37,556
146	37,556	182	0	-5,000	32,737
147	32,737	158	0	-5,000	27,895
148	27,895	135	0	-5,000	23,030
149	23,030	111	0	-5,000	18,142
150	18,142	88	0	-5,000	13,229
151	13,229	64	0	-5,000	8,293
152	8,293	40	0	-5,000	3,333
153	\$3,333	\$16	\$0	\$-3,349	\$0

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