

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

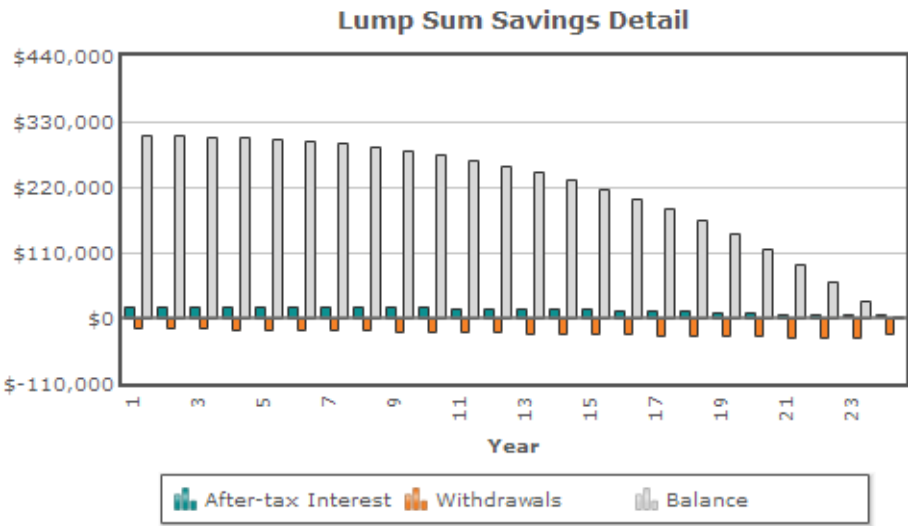
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$305,000
Proposed monthly withdrawal amounts	\$1,500
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 24 years with systematic withdrawals totalling \$622,504.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$305,000	\$18,304	\$0	-\$18,250	\$305,055
2	305,055	18,292	0	-18,805	304,542
3	304,542	18,245	0	-19,377	303,410
4	303,410	18,158	0	-19,966	301,603
5	301,603	18,030	0	-20,573	299,059
6	299,059	17,856	0	-21,199	295,716
7	295,716	17,632	0	-21,844	291,504
8	291,504	17,353	0	-22,508	286,349

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	286,349	17,016	0	-23,193	280,173
10	280,173	16,616	0	-23,898	272,890
11	272,890	16,146	0	-24,625	264,411
12	264,411	15,603	0	-25,374	254,640
13	254,640	14,978	0	-26,146	243,472
14	243,472	14,268	0	-26,941	230,799
15	230,799	13,463	0	-27,761	216,501
16	216,501	12,558	0	-28,605	200,454
17	200,454	11,544	0	-29,475	182,523
18	182,523	10,413	0	-30,372	162,565
19	162,565	9,156	0	-31,295	140,426
20	140,426	7,764	0	-32,247	115,943
21	115,943	6,227	0	-33,228	88,942
22	88,942	4,534	0	-34,239	59,237
23	59,237	2,672	0	-35,280	26,629
24	\$26,629	\$676	\$0	\$-27,305	\$0

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