

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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## INTRODUCTION

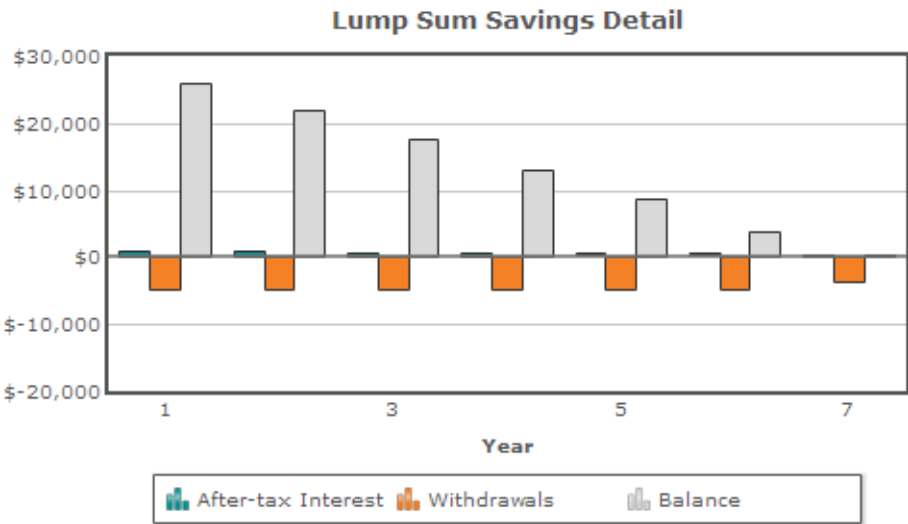
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$30,000
Proposed monthly withdrawal amounts	\$400
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	3.00%
Federal marginal tax bracket	16.00%
Desired table display	Monthly

## ANALYSIS

Your money will last approximately 7 years with systematic withdrawals totalling \$32,678.



Month	Beginning Balance	Annual Interest @ 3.00%	Taxes @ 16.00%	Withdrawals	Ending Balance
1	\$30,000	\$75	\$12	-\$400	\$29,663
2	29,663	74	12	-400	29,325
3	29,325	73	12	-400	28,987
4	28,987	72	12	-400	28,648
5	28,648	72	11	-400	28,308
6	28,308	71	11	-400	27,967
7	27,967	70	11	-400	27,626
8	27,626	69	11	-400	27,284

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	27,284	68	11	-400	26,941
10	26,941	67	11	-400	26,598
11	26,598	66	11	-400	26,254
12	26,254	66	11	-400	25,909
13	25,909	65	10	-400	25,563
14	25,563	64	10	-400	25,217
15	25,217	63	10	-400	24,870
16	24,870	62	10	-400	24,522
17	24,522	61	10	-400	24,174
18	24,174	60	10	-400	23,824
19	23,824	60	10	-400	23,475
20	23,475	59	9	-400	23,124
21	23,124	58	9	-400	22,772
22	22,772	57	9	-400	22,420
23	22,420	56	9	-400	22,067
24	22,067	55	9	-400	21,714
25	21,714	54	9	-400	21,359
26	21,359	53	9	-400	21,004
27	21,004	53	8	-400	20,648
28	20,648	52	8	-400	20,292
29	20,292	51	8	-400	19,934
30	19,934	50	8	-400	19,576
31	19,576	49	8	-400	19,217
32	19,217	48	8	-400	18,857
33	18,857	47	8	-400	18,497
34	18,497	46	7	-400	18,136
35	18,136	45	7	-400	17,774
36	17,774	44	7	-400	17,411
37	17,411	44	7	-400	17,048
38	17,048	43	7	-400	16,684
39	16,684	42	7	-400	16,319
40	16,319	41	7	-400	15,953
41	15,953	40	6	-400	15,587
42	15,587	39	6	-400	15,219
43	15,219	38	6	-400	14,851
44	14,851	37	6	-400	14,482
45	14,482	36	6	-400	14,113
46	14,113	35	6	-400	13,742
47	13,742	34	5	-400	13,371
48	13,371	33	5	-400	12,999
49	12,999	32	5	-400	12,627
50	12,627	32	5	-400	12,253
51	12,253	31	5	-400	11,879
52	11,879	30	5	-400	11,504

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53	11,504	29	5	-400	11,128
54	11,128	28	4	-400	10,751
55	10,751	27	4	-400	10,374
56	10,374	26	4	-400	9,996
57	9,996	25	4	-400	9,617
58	9,617	24	4	-400	9,237
59	9,237	23	4	-400	8,856
60	8,856	22	4	-400	8,475
61	8,475	21	3	-400	8,093
62	8,093	20	3	-400	7,710
63	7,710	19	3	-400	7,326
64	7,326	18	3	-400	6,941
65	6,941	17	3	-400	6,556
66	6,556	16	3	-400	6,170
67	6,170	15	2	-400	5,783
68	5,783	14	2	-400	5,395
69	5,395	13	2	-400	5,006
70	5,006	13	2	-400	4,617
71	4,617	12	2	-400	4,226
72	4,226	11	2	-400	3,835
73	3,835	10	2	-400	3,443
74	3,443	9	1	-400	3,050
75	3,050	8	1	-400	2,657
76	2,657	7	1	-400	2,262
77	2,262	6	1	-400	1,867
78	1,867	5	1	-400	1,471
79	1,471	4	1	-400	1,074
80	1,074	3	0	-400	676
81	676	2	0	-400	278
82	\$278	\$1	\$0	\$-278	\$0

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