

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



## INTRODUCTION

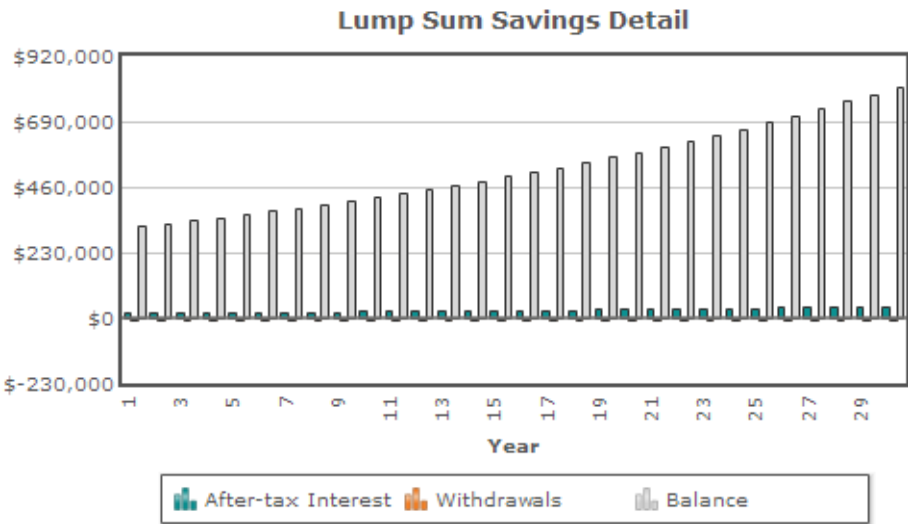
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$312,000
Proposed monthly withdrawal amounts	\$400
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	10.00%
Desired table display	Yearly

## ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 10.00%	Withdrawals	Ending Balance
1	\$312,000	\$15,814	\$1,581	\$-4,844	\$321,388
2	321,388	16,291	1,629	-4,942	331,108
3	331,108	16,785	1,678	-5,042	341,172
4	341,172	17,296	1,730	-5,144	351,595
5	351,595	17,826	1,783	-5,247	362,391
6	362,391	18,374	1,837	-5,353	373,574
7	373,574	18,943	1,894	-5,461	385,161
8	385,161	19,531	1,953	-5,572	397,168

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	397,168	20,142	2,014	-5,684	409,611
10	409,611	20,774	2,077	-5,799	422,509
11	422,509	21,430	2,143	-5,916	435,881
12	435,881	22,110	2,211	-6,035	449,744
13	449,744	22,814	2,281	-6,157	464,120
14	464,120	23,545	2,355	-6,281	479,030
15	479,030	24,304	2,430	-6,408	494,495
16	494,495	25,090	2,509	-6,537	510,538
17	510,538	25,906	2,591	-6,669	527,184
18	527,184	26,752	2,675	-6,804	544,457
19	544,457	27,631	2,763	-6,941	562,384
20	562,384	28,543	2,854	-7,081	580,991
21	580,991	29,489	2,949	-7,224	600,307
22	600,307	30,472	3,047	-7,370	620,361
23	620,361	31,492	3,149	-7,519	641,185
24	641,185	32,551	3,255	-7,671	662,811
25	662,811	33,652	3,365	-7,826	685,272
26	685,272	34,795	3,479	-7,983	708,604
27	708,604	35,982	3,598	-8,145	732,843
28	732,843	37,215	3,722	-8,309	758,027
29	758,027	38,497	3,850	-8,477	784,198
30	\$784,198	\$39,829	\$3,983	\$-8,648	\$811,396

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