

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

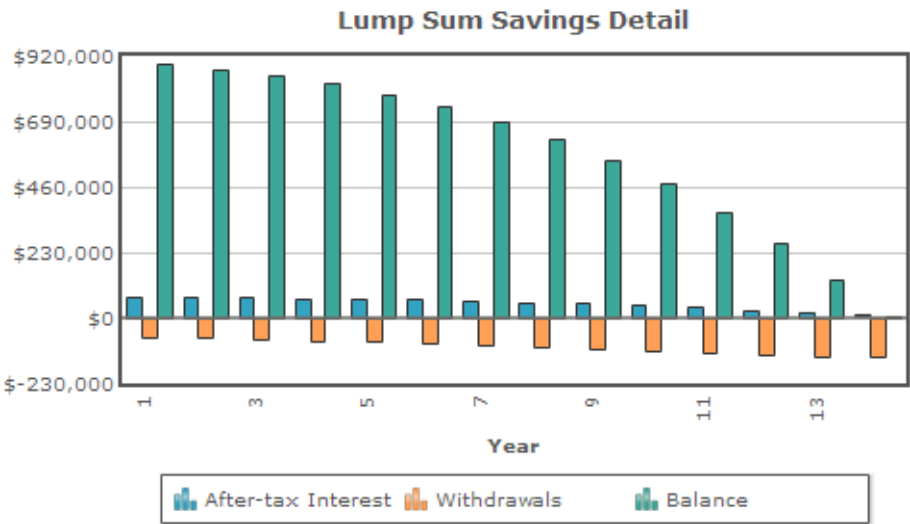
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$900,000
Proposed monthly withdrawal amounts	\$5,500
Annual withdrawal increases (if any)	6.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 14 years with systematic withdrawals totalling \$1,432,840.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$900,000	\$6,000	\$1,320	\$-5,500	\$899,180
2	899,180	5,995	1,319	-5,527	898,328
3	898,328	5,989	1,318	-5,555	897,444
4	897,444	5,983	1,316	-5,583	896,528
5	896,528	5,977	1,315	-5,611	895,579
6	895,579	5,971	1,314	-5,639	894,597
7	894,597	5,964	1,312	-5,667	893,582
8	893,582	5,957	1,311	-5,695	892,533
9	892,533	5,950	1,309	-5,724	891,451
10	891,451	5,943	1,307	-5,753	890,334
11	890,334	5,936	1,306	-5,781	889,182
12	889,182	5,928	1,304	-5,810	887,996
13	887,996	5,920	1,302	-5,839	886,774

14	886,774	5,912	1,301	-5,868	885,517
15	885,517	5,903	1,299	-5,898	884,224
16	884,224	5,895	1,297	-5,927	882,895
17	882,895	5,886	1,295	-5,957	881,529
18	881,529	5,877	1,293	-5,987	880,126
19	880,126	5,868	1,291	-6,017	878,686
20	878,686	5,858	1,289	-6,047	877,209
21	877,209	5,848	1,287	-6,077	875,693
22	875,693	5,838	1,284	-6,107	874,139
23	874,139	5,828	1,282	-6,138	872,547
24	872,547	5,817	1,280	-6,169	870,916
25	870,916	5,806	1,277	-6,199	869,245
26	869,245	5,795	1,275	-6,230	867,535
27	867,535	5,784	1,272	-6,262	865,785
28	865,785	5,772	1,270	-6,293	863,994
29	863,994	5,760	1,267	-6,324	862,162
30	862,162	5,748	1,265	-6,356	860,290
31	860,290	5,735	1,262	-6,388	858,375
32	858,375	5,723	1,259	-6,420	856,419
33	856,419	5,709	1,256	-6,452	854,421
34	854,421	5,696	1,253	-6,484	852,380
35	852,380	5,683	1,250	-6,516	850,296
36	850,296	5,669	1,247	-6,549	848,168
37	848,168	5,654	1,244	-6,582	845,997
38	845,997	5,640	1,241	-6,615	843,782
39	843,782	5,625	1,238	-6,648	841,522
40	841,522	5,610	1,234	-6,681	839,217
41	839,217	5,595	1,231	-6,714	836,866
42	836,866	5,579	1,227	-6,748	834,470
43	834,470	5,563	1,224	-6,782	832,028
44	832,028	5,547	1,220	-6,816	829,538
45	829,538	5,530	1,217	-6,850	827,002
46	827,002	5,513	1,213	-6,884	824,419
47	824,419	5,496	1,209	-6,918	821,788
48	821,788	5,479	1,205	-6,953	819,108
49	819,108	5,461	1,201	-6,988	816,380
50	816,380	5,443	1,197	-7,023	813,602
51	813,602	5,424	1,193	-7,058	810,775
52	810,775	5,405	1,189	-7,093	807,898
53	807,898	5,386	1,185	-7,128	804,971
54	804,971	5,366	1,181	-7,164	801,992
55	801,992	5,347	1,176	-7,200	798,963
56	798,963	5,326	1,172	-7,236	795,881
57	795,881	5,306	1,167	-7,272	792,748
58	792,748	5,285	1,163	-7,308	789,562
59	789,562	5,264	1,158	-7,345	786,322
60	786,322	5,242	1,153	-7,382	783,029
61	783,029	5,220	1,148	-7,419	779,683
62	779,683	5,198	1,144	-7,456	776,281

63	776,281	5,175	1,139	-7,493	772,825
64	772,825	5,152	1,133	-7,531	769,313
65	769,313	5,129	1,128	-7,568	765,745
66	765,745	5,105	1,123	-7,606	762,121
67	762,121	5,081	1,118	-7,644	758,440
68	758,440	5,056	1,112	-7,682	754,702
69	754,702	5,031	1,107	-7,721	750,905
70	750,905	5,006	1,101	-7,759	747,051
71	747,051	4,980	1,096	-7,798	743,137
72	743,137	4,954	1,090	-7,837	739,165
73	739,165	4,928	1,084	-7,876	735,132
74	735,132	4,901	1,078	-7,916	731,039
75	731,039	4,874	1,072	-7,955	726,885
76	726,885	4,846	1,066	-7,995	722,670
77	722,670	4,818	1,060	-8,035	718,393
78	718,393	4,789	1,054	-8,075	714,054
79	714,054	4,760	1,047	-8,116	709,651
80	709,651	4,731	1,041	-8,156	705,185
81	705,185	4,701	1,034	-8,197	700,655
82	700,655	4,671	1,028	-8,238	696,061
83	696,061	4,640	1,021	-8,279	691,402
84	691,402	4,609	1,014	-8,320	686,676
85	686,676	4,578	1,007	-8,362	681,885
86	681,885	4,546	1,000	-8,404	677,027
87	677,027	4,514	993	-8,446	672,102
88	672,102	4,481	986	-8,488	667,109
89	667,109	4,447	978	-8,531	662,047
90	662,047	4,414	971	-8,573	656,916
91	656,916	4,379	963	-8,616	651,716
92	651,716	4,345	956	-8,659	646,446
93	646,446	4,310	948	-8,702	641,105
94	641,105	4,274	940	-8,746	635,693
95	635,693	4,238	932	-8,790	630,209
96	630,209	4,201	924	-8,834	624,652
97	624,652	4,164	916	-8,878	619,023
98	619,023	4,127	908	-8,922	613,320
99	613,320	4,089	900	-8,967	607,542
100	607,542	4,050	891	-9,012	601,690
101	601,690	4,011	882	-9,057	595,762
102	595,762	3,972	874	-9,102	589,758
103	589,758	3,932	865	-9,147	583,677
104	583,677	3,891	856	-9,193	577,519
105	577,519	3,850	847	-9,239	571,283
106	571,283	3,809	838	-9,285	564,968
107	564,968	3,766	829	-9,332	558,574
108	558,574	3,724	819	-9,378	552,100
109	552,100	3,681	810	-9,425	545,546
110	545,546	3,637	800	-9,472	538,910
111	538,910	3,593	790	-9,520	532,193

112	532,193	3,548	781	-9,567	525,393
113	525,393	3,503	771	-9,615	518,510
114	518,510	3,457	760	-9,663	511,542
115	511,542	3,410	750	-9,712	504,491
116	504,491	3,363	740	-9,760	497,354
117	497,354	3,316	729	-9,809	490,131
118	490,131	3,268	719	-9,858	482,822
119	482,822	3,219	708	-9,907	475,425
120	475,425	3,170	697	-9,957	467,940
121	467,940	3,120	686	-10,007	460,367
122	460,367	3,069	675	-10,057	452,704
123	452,704	3,018	664	-10,107	444,951
124	444,951	2,966	653	-10,158	437,107
125	437,107	2,914	641	-10,208	429,172
126	429,172	2,861	629	-10,259	421,144
127	421,144	2,808	618	-10,311	413,024
128	413,024	2,753	606	-10,362	404,809
129	404,809	2,699	594	-10,414	396,500
130	396,500	2,643	582	-10,466	388,096
131	388,096	2,587	569	-10,518	379,596
132	379,596	2,531	557	-10,571	370,998
133	370,998	2,473	544	-10,624	362,304
134	362,304	2,415	531	-10,677	353,511
135	353,511	2,357	518	-10,730	344,619
136	344,619	2,297	505	-10,784	335,627
137	335,627	2,238	492	-10,838	326,534
138	326,534	2,177	479	-10,892	317,340
139	317,340	2,116	465	-10,947	308,043
140	308,043	2,054	452	-11,001	298,644
141	298,644	1,991	438	-11,056	289,140
142	289,140	1,928	424	-11,112	279,532
143	279,532	1,864	410	-11,167	269,819
144	269,819	1,799	396	-11,223	259,999
145	259,999	1,733	381	-11,279	250,072
146	250,072	1,667	367	-11,336	240,037
147	240,037	1,600	352	-11,392	229,892
148	229,892	1,533	337	-11,449	219,639
149	219,639	1,464	322	-11,506	209,274
150	209,274	1,395	307	-11,564	198,799
151	198,799	1,325	292	-11,622	188,211
152	188,211	1,255	276	-11,680	177,510
153	177,510	1,183	260	-11,738	166,694
154	166,694	1,111	244	-11,797	155,764
155	155,764	1,038	228	-11,856	144,718
156	144,718	965	212	-11,915	133,556
157	133,556	890	196	-11,975	122,275
158	122,275	815	179	-12,035	110,876
159	110,876	739	163	-12,095	99,358
160	99,358	662	146	-12,155	87,719

161	87,719	585	129	-12,216	75,959
162	75,959	506	111	-12,277	64,077
163	64,077	427	94	-12,339	52,072
164	52,072	347	76	-12,400	39,942
165	39,942	266	59	-12,462	27,688
166	27,688	185	41	-12,525	15,307
167	15,307	102	22	-12,587	2,800
168	\$2,800	\$19	\$4	\$-2,814	\$0

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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