

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

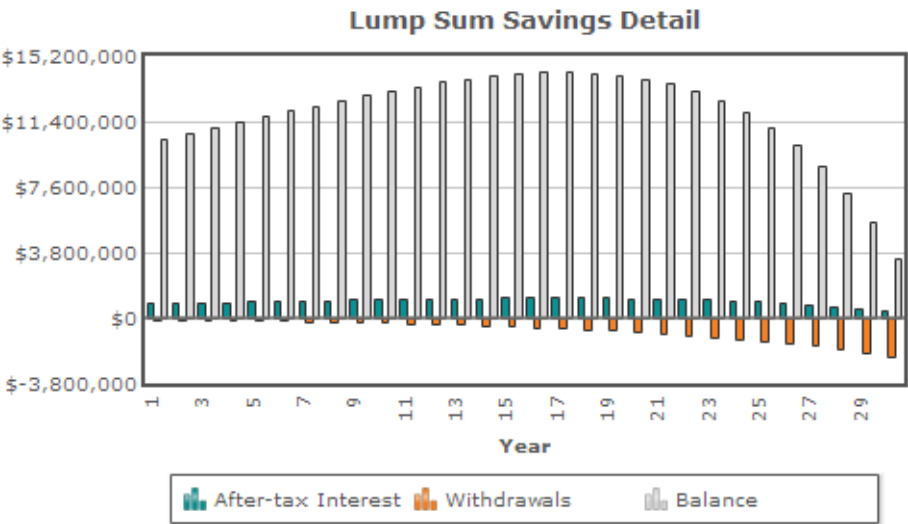
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$10,000,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	10.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	44.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 44.00%	Withdrawals	Ending Balance
1	\$10,000,000	\$812,052	\$357,303	\$-125,656	\$10,329,093
2	10,329,093	838,447	368,917	-138,813	10,659,810
3	10,659,810	864,925	380,567	-153,349	10,990,819
4	10,990,819	891,371	392,203	-169,407	11,320,580
5	11,320,580	917,653	403,767	-187,146	11,647,320
6	11,647,320	943,622	415,193	-206,742	11,969,006
7	11,969,006	969,102	426,405	-228,391	12,283,312
8	12,283,312	993,898	437,315	-252,307	12,587,588

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	12,587,588	1,017,783	447,824	-278,726	12,878,820
10	12,878,820	1,040,502	457,821	-307,913	13,153,588
11	13,153,588	1,061,765	467,176	-340,155	13,408,021
12	13,408,021	1,081,244	475,747	-375,774	13,637,744
13	13,637,744	1,098,570	483,371	-415,122	13,837,821
14	13,837,821	1,113,324	489,862	-458,591	14,002,691
15	14,002,691	1,125,037	495,016	-506,611	14,126,100
16	14,126,100	1,133,181	498,600	-559,660	14,201,022
17	14,201,022	1,137,163	500,352	-618,264	14,219,569
18	14,219,569	1,136,318	499,980	-683,004	14,172,902
19	14,172,902	1,129,899	497,156	-754,524	14,051,122
20	14,051,122	1,117,074	491,513	-833,532	13,843,151
21	13,843,151	1,096,909	482,640	-920,814	13,536,606
22	13,536,606	1,068,360	470,078	-1,017,235	13,117,652
23	13,117,652	1,030,264	453,316	-1,123,753	12,570,847
24	12,570,847	981,320	431,781	-1,241,425	11,878,961
25	11,878,961	920,080	404,835	-1,371,418	11,022,788
26	11,022,788	844,926	371,768	-1,515,024	9,980,923
27	9,980,923	754,061	331,787	-1,673,666	8,729,531
28	8,729,531	645,479	284,011	-1,848,921	7,242,078
29	7,242,078	516,951	227,458	-2,042,527	5,489,043
30	\$5,489,043	\$365,995	\$161,038	\$-2,256,407	\$3,437,594

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