

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: April 2, 2026

## INTRODUCTION

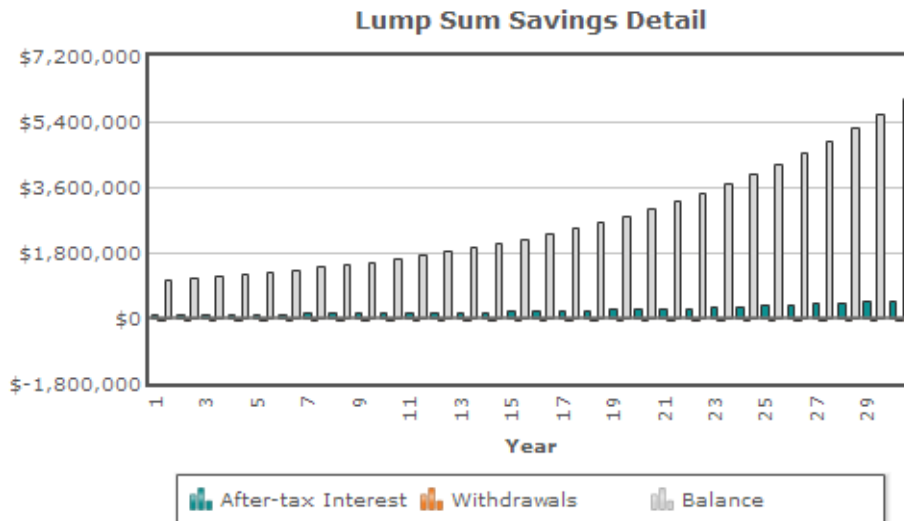
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$1,000,000
Proposed monthly withdrawal amounts	\$3,300
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

## ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$1,000,000	\$6,667	\$0	-\$3,300	\$1,003,367
2	1,003,367	6,689	0	-3,300	1,006,756
3	1,006,756	6,712	0	-3,300	1,010,167
4	1,010,167	6,734	0	-3,300	1,013,602
5	1,013,602	6,757	0	-3,300	1,017,059
6	1,017,059	6,780	0	-3,300	1,020,540
7	1,020,540	6,804	0	-3,300	1,024,043
8	1,024,043	6,827	0	-3,300	1,027,570

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9	1,027,570	6,850	0	-3,300	1,031,121
10	1,031,121	6,874	0	-3,300	1,034,695
11	1,034,695	6,898	0	-3,300	1,038,293
12	1,038,293	6,922	0	-3,300	1,041,915
13	1,041,915	6,946	0	-3,300	1,045,561
14	1,045,561	6,970	0	-3,300	1,049,231
15	1,049,231	6,995	0	-3,300	1,052,926
16	1,052,926	7,020	0	-3,300	1,056,646
17	1,056,646	7,044	0	-3,300	1,060,390
18	1,060,390	7,069	0	-3,300	1,064,159
19	1,064,159	7,094	0	-3,300	1,067,954
20	1,067,954	7,120	0	-3,300	1,071,773
21	1,071,773	7,145	0	-3,300	1,075,618
22	1,075,618	7,171	0	-3,300	1,079,489
23	1,079,489	7,197	0	-3,300	1,083,386
24	1,083,386	7,223	0	-3,300	1,087,308
25	1,087,308	7,249	0	-3,300	1,091,257
26	1,091,257	7,275	0	-3,300	1,095,232
27	1,095,232	7,302	0	-3,300	1,099,234
28	1,099,234	7,328	0	-3,300	1,103,262
29	1,103,262	7,355	0	-3,300	1,107,317
30	1,107,317	7,382	0	-3,300	1,111,399
31	1,111,399	7,409	0	-3,300	1,115,508
32	1,115,508	7,437	0	-3,300	1,119,645
33	1,119,645	7,464	0	-3,300	1,123,809
34	1,123,809	7,492	0	-3,300	1,128,002
35	1,128,002	7,520	0	-3,300	1,132,222
36	1,132,222	7,548	0	-3,300	1,136,470
37	1,136,470	7,576	0	-3,300	1,140,746
38	1,140,746	7,605	0	-3,300	1,145,051
39	1,145,051	7,634	0	-3,300	1,149,385
40	1,149,385	7,663	0	-3,300	1,153,747
41	1,153,747	7,692	0	-3,300	1,158,139
42	1,158,139	7,721	0	-3,300	1,162,560
43	1,162,560	7,750	0	-3,300	1,167,010
44	1,167,010	7,780	0	-3,300	1,171,490
45	1,171,490	7,810	0	-3,300	1,176,000
46	1,176,000	7,840	0	-3,300	1,180,540
47	1,180,540	7,870	0	-3,300	1,185,111
48	1,185,111	7,901	0	-3,300	1,189,711
49	1,189,711	7,931	0	-3,300	1,194,343
50	1,194,343	7,962	0	-3,300	1,199,005
51	1,199,005	7,993	0	-3,300	1,203,698
52	1,203,698	8,025	0	-3,300	1,208,423

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53	1,208,423	8,056	0	-3,300	1,213,179
54	1,213,179	8,088	0	-3,300	1,217,967
55	1,217,967	8,120	0	-3,300	1,222,787
56	1,222,787	8,152	0	-3,300	1,227,639
57	1,227,639	8,184	0	-3,300	1,232,523
58	1,232,523	8,217	0	-3,300	1,237,440
59	1,237,440	8,250	0	-3,300	1,242,389
60	1,242,389	8,283	0	-3,300	1,247,372
61	1,247,372	8,316	0	-3,300	1,252,388
62	1,252,388	8,349	0	-3,300	1,257,437
63	1,257,437	8,383	0	-3,300	1,262,520
64	1,262,520	8,417	0	-3,300	1,267,637
65	1,267,637	8,451	0	-3,300	1,272,788
66	1,272,788	8,485	0	-3,300	1,277,973
67	1,277,973	8,520	0	-3,300	1,283,193
68	1,283,193	8,555	0	-3,300	1,288,447
69	1,288,447	8,590	0	-3,300	1,293,737
70	1,293,737	8,625	0	-3,300	1,299,062
71	1,299,062	8,660	0	-3,300	1,304,422
72	1,304,422	8,696	0	-3,300	1,309,819
73	1,309,819	8,732	0	-3,300	1,315,251
74	1,315,251	8,768	0	-3,300	1,320,719
75	1,320,719	8,805	0	-3,300	1,326,224
76	1,326,224	8,841	0	-3,300	1,331,765
77	1,331,765	8,878	0	-3,300	1,337,344
78	1,337,344	8,916	0	-3,300	1,342,959
79	1,342,959	8,953	0	-3,300	1,348,612
80	1,348,612	8,991	0	-3,300	1,354,303
81	1,354,303	9,029	0	-3,300	1,360,032
82	1,360,032	9,067	0	-3,300	1,365,799
83	1,365,799	9,105	0	-3,300	1,371,604
84	1,371,604	9,144	0	-3,300	1,377,448
85	1,377,448	9,183	0	-3,300	1,383,331
86	1,383,331	9,222	0	-3,300	1,389,253
87	1,389,253	9,262	0	-3,300	1,395,215
88	1,395,215	9,301	0	-3,300	1,401,216
89	1,401,216	9,341	0	-3,300	1,407,258
90	1,407,258	9,382	0	-3,300	1,413,340
91	1,413,340	9,422	0	-3,300	1,419,462
92	1,419,462	9,463	0	-3,300	1,425,625
93	1,425,625	9,504	0	-3,300	1,431,829
94	1,431,829	9,546	0	-3,300	1,438,075
95	1,438,075	9,587	0	-3,300	1,444,362
96	1,444,362	9,629	0	-3,300	1,450,691

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97	1,450,691	9,671	0	-3,300	1,457,062
98	1,457,062	9,714	0	-3,300	1,463,476
99	1,463,476	9,757	0	-3,300	1,469,932
100	1,469,932	9,800	0	-3,300	1,476,432
101	1,476,432	9,843	0	-3,300	1,482,975
102	1,482,975	9,886	0	-3,300	1,489,561
103	1,489,561	9,930	0	-3,300	1,496,192
104	1,496,192	9,975	0	-3,300	1,502,866
105	1,502,866	10,019	0	-3,300	1,509,585
106	1,509,585	10,064	0	-3,300	1,516,349
107	1,516,349	10,109	0	-3,300	1,523,158
108	1,523,158	10,154	0	-3,300	1,530,013
109	1,530,013	10,200	0	-3,300	1,536,913
110	1,536,913	10,246	0	-3,300	1,543,859
111	1,543,859	10,292	0	-3,300	1,550,851
112	1,550,851	10,339	0	-3,300	1,557,890
113	1,557,890	10,386	0	-3,300	1,564,976
114	1,564,976	10,433	0	-3,300	1,572,109
115	1,572,109	10,481	0	-3,300	1,579,290
116	1,579,290	10,529	0	-3,300	1,586,519
117	1,586,519	10,577	0	-3,300	1,593,796
118	1,593,796	10,625	0	-3,300	1,601,121
119	1,601,121	10,674	0	-3,300	1,608,495
120	1,608,495	10,723	0	-3,300	1,615,918
121	1,615,918	10,773	0	-3,300	1,623,391
122	1,623,391	10,823	0	-3,300	1,630,914
123	1,630,914	10,873	0	-3,300	1,638,486
124	1,638,486	10,923	0	-3,300	1,646,110
125	1,646,110	10,974	0	-3,300	1,653,784
126	1,653,784	11,025	0	-3,300	1,661,509
127	1,661,509	11,077	0	-3,300	1,669,286
128	1,669,286	11,129	0	-3,300	1,677,114
129	1,677,114	11,181	0	-3,300	1,684,995
130	1,684,995	11,233	0	-3,300	1,692,928
131	1,692,928	11,286	0	-3,300	1,700,915
132	1,700,915	11,339	0	-3,300	1,708,954
133	1,708,954	11,393	0	-3,300	1,717,047
134	1,717,047	11,447	0	-3,300	1,725,194
135	1,725,194	11,501	0	-3,300	1,733,395
136	1,733,395	11,556	0	-3,300	1,741,651
137	1,741,651	11,611	0	-3,300	1,749,962
138	1,749,962	11,666	0	-3,300	1,758,329
139	1,758,329	11,722	0	-3,300	1,766,751
140	1,766,751	11,778	0	-3,300	1,775,229

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141	1,775,229	11,835	0	-3,300	1,783,764
142	1,783,764	11,892	0	-3,300	1,792,356
143	1,792,356	11,949	0	-3,300	1,801,005
144	1,801,005	12,007	0	-3,300	1,809,712
145	1,809,712	12,065	0	-3,300	1,818,476
146	1,818,476	12,123	0	-3,300	1,827,299
147	1,827,299	12,182	0	-3,300	1,836,181
148	1,836,181	12,241	0	-3,300	1,845,123
149	1,845,123	12,301	0	-3,300	1,854,124
150	1,854,124	12,361	0	-3,300	1,863,184
151	1,863,184	12,421	0	-3,300	1,872,306
152	1,872,306	12,482	0	-3,300	1,881,488
153	1,881,488	12,543	0	-3,300	1,890,731
154	1,890,731	12,605	0	-3,300	1,900,036
155	1,900,036	12,667	0	-3,300	1,909,403
156	1,909,403	12,729	0	-3,300	1,918,832
157	1,918,832	12,792	0	-3,300	1,928,324
158	1,928,324	12,855	0	-3,300	1,937,880
159	1,937,880	12,919	0	-3,300	1,947,499
160	1,947,499	12,983	0	-3,300	1,957,182
161	1,957,182	13,048	0	-3,300	1,966,930
162	1,966,930	13,113	0	-3,300	1,976,743
163	1,976,743	13,178	0	-3,300	1,986,621
164	1,986,621	13,244	0	-3,300	1,996,565
165	1,996,565	13,310	0	-3,300	2,006,576
166	2,006,576	13,377	0	-3,300	2,016,653
167	2,016,653	13,444	0	-3,300	2,026,797
168	2,026,797	13,512	0	-3,300	2,037,009
169	2,037,009	13,580	0	-3,300	2,047,289
170	2,047,289	13,649	0	-3,300	2,057,638
171	2,057,638	13,718	0	-3,300	2,068,056
172	2,068,056	13,787	0	-3,300	2,078,543
173	2,078,543	13,857	0	-3,300	2,089,100
174	2,089,100	13,927	0	-3,300	2,099,727
175	2,099,727	13,998	0	-3,300	2,110,425
176	2,110,425	14,070	0	-3,300	2,121,195
177	2,121,195	14,141	0	-3,300	2,132,036
178	2,132,036	14,214	0	-3,300	2,142,949
179	2,142,949	14,286	0	-3,300	2,153,936
180	2,153,936	14,360	0	-3,300	2,164,995
181	2,164,995	14,433	0	-3,300	2,176,129
182	2,176,129	14,508	0	-3,300	2,187,336
183	2,187,336	14,582	0	-3,300	2,198,618
184	2,198,618	14,657	0	-3,300	2,209,976

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185	2,209,976	14,733	0	-3,300	2,221,409
186	2,221,409	14,809	0	-3,300	2,232,918
187	2,232,918	14,886	0	-3,300	2,244,505
188	2,244,505	14,963	0	-3,300	2,256,168
189	2,256,168	15,041	0	-3,300	2,267,909
190	2,267,909	15,119	0	-3,300	2,279,728
191	2,279,728	15,198	0	-3,300	2,291,627
192	2,291,627	15,278	0	-3,300	2,303,604
193	2,303,604	15,357	0	-3,300	2,315,661
194	2,315,661	15,438	0	-3,300	2,327,799
195	2,327,799	15,519	0	-3,300	2,340,018
196	2,340,018	15,600	0	-3,300	2,352,318
197	2,352,318	15,682	0	-3,300	2,364,700
198	2,364,700	15,765	0	-3,300	2,377,165
199	2,377,165	15,848	0	-3,300	2,389,713
200	2,389,713	15,931	0	-3,300	2,402,344
201	2,402,344	16,016	0	-3,300	2,415,060
202	2,415,060	16,100	0	-3,300	2,427,860
203	2,427,860	16,186	0	-3,300	2,440,746
204	2,440,746	16,272	0	-3,300	2,453,717
205	2,453,717	16,358	0	-3,300	2,466,776
206	2,466,776	16,445	0	-3,300	2,479,921
207	2,479,921	16,533	0	-3,300	2,493,153
208	2,493,153	16,621	0	-3,300	2,506,475
209	2,506,475	16,710	0	-3,300	2,519,884
210	2,519,884	16,799	0	-3,300	2,533,384
211	2,533,384	16,889	0	-3,300	2,546,973
212	2,546,973	16,980	0	-3,300	2,560,653
213	2,560,653	17,071	0	-3,300	2,574,424
214	2,574,424	17,163	0	-3,300	2,588,286
215	2,588,286	17,255	0	-3,300	2,602,242
216	2,602,242	17,348	0	-3,300	2,616,290
217	2,616,290	17,442	0	-3,300	2,630,432
218	2,630,432	17,536	0	-3,300	2,644,668
219	2,644,668	17,631	0	-3,300	2,658,999
220	2,658,999	17,727	0	-3,300	2,673,426
221	2,673,426	17,823	0	-3,300	2,687,949
222	2,687,949	17,920	0	-3,300	2,702,568
223	2,702,568	18,017	0	-3,300	2,717,286
224	2,717,286	18,115	0	-3,300	2,732,101
225	2,732,101	18,214	0	-3,300	2,747,015
226	2,747,015	18,313	0	-3,300	2,762,028
227	2,762,028	18,414	0	-3,300	2,777,142
228	2,777,142	18,514	0	-3,300	2,792,356

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229	2,792,356	18,616	0	-3,300	2,807,672
230	2,807,672	18,718	0	-3,300	2,823,090
231	2,823,090	18,821	0	-3,300	2,838,610
232	2,838,610	18,924	0	-3,300	2,854,234
233	2,854,234	19,028	0	-3,300	2,869,962
234	2,869,962	19,133	0	-3,300	2,885,795
235	2,885,795	19,239	0	-3,300	2,901,734
236	2,901,734	19,345	0	-3,300	2,917,779
237	2,917,779	19,452	0	-3,300	2,933,931
238	2,933,931	19,560	0	-3,300	2,950,190
239	2,950,190	19,668	0	-3,300	2,966,558
240	2,966,558	19,777	0	-3,300	2,983,035
241	2,983,035	19,887	0	-3,300	2,999,622
242	2,999,622	19,997	0	-3,300	3,016,320
243	3,016,320	20,109	0	-3,300	3,033,129
244	3,033,129	20,221	0	-3,300	3,050,049
245	3,050,049	20,334	0	-3,300	3,067,083
246	3,067,083	20,447	0	-3,300	3,084,230
247	3,084,230	20,562	0	-3,300	3,101,492
248	3,101,492	20,677	0	-3,300	3,118,868
249	3,118,868	20,792	0	-3,300	3,136,361
250	3,136,361	20,909	0	-3,300	3,153,970
251	3,153,970	21,026	0	-3,300	3,171,696
252	3,171,696	21,145	0	-3,300	3,189,541
253	3,189,541	21,264	0	-3,300	3,207,505
254	3,207,505	21,383	0	-3,300	3,225,588
255	3,225,588	21,504	0	-3,300	3,243,792
256	3,243,792	21,625	0	-3,300	3,262,117
257	3,262,117	21,747	0	-3,300	3,280,565
258	3,280,565	21,870	0	-3,300	3,299,135
259	3,299,135	21,994	0	-3,300	3,317,829
260	3,317,829	22,119	0	-3,300	3,336,648
261	3,336,648	22,244	0	-3,300	3,355,593
262	3,355,593	22,371	0	-3,300	3,374,663
263	3,374,663	22,498	0	-3,300	3,393,861
264	3,393,861	22,626	0	-3,300	3,413,187
265	3,413,187	22,755	0	-3,300	3,432,641
266	3,432,641	22,884	0	-3,300	3,452,226
267	3,452,226	23,015	0	-3,300	3,471,940
268	3,471,940	23,146	0	-3,300	3,491,787
269	3,491,787	23,279	0	-3,300	3,511,765
270	3,511,765	23,412	0	-3,300	3,531,877
271	3,531,877	23,546	0	-3,300	3,552,123
272	3,552,123	23,681	0	-3,300	3,572,504

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273	3,572,504	23,817	0	-3,300	3,593,020
274	3,593,020	23,953	0	-3,300	3,613,674
275	3,613,674	24,091	0	-3,300	3,634,465
276	3,634,465	24,230	0	-3,300	3,655,395
277	3,655,395	24,369	0	-3,300	3,676,464
278	3,676,464	24,510	0	-3,300	3,697,674
279	3,697,674	24,651	0	-3,300	3,719,025
280	3,719,025	24,793	0	-3,300	3,740,518
281	3,740,518	24,937	0	-3,300	3,762,155
282	3,762,155	25,081	0	-3,300	3,783,936
283	3,783,936	25,226	0	-3,300	3,805,863
284	3,805,863	25,372	0	-3,300	3,827,935
285	3,827,935	25,520	0	-3,300	3,850,155
286	3,850,155	25,668	0	-3,300	3,872,522
287	3,872,522	25,817	0	-3,300	3,895,039
288	3,895,039	25,967	0	-3,300	3,917,706
289	3,917,706	26,118	0	-3,300	3,940,524
290	3,940,524	26,270	0	-3,300	3,963,494
291	3,963,494	26,423	0	-3,300	3,986,617
292	3,986,617	26,577	0	-3,300	4,009,895
293	4,009,895	26,733	0	-3,300	4,033,328
294	4,033,328	26,889	0	-3,300	4,056,916
295	4,056,916	27,046	0	-3,300	4,080,662
296	4,080,662	27,204	0	-3,300	4,104,567
297	4,104,567	27,364	0	-3,300	4,128,631
298	4,128,631	27,524	0	-3,300	4,152,855
299	4,152,855	27,686	0	-3,300	4,177,241
300	4,177,241	27,848	0	-3,300	4,201,789
301	4,201,789	28,012	0	-3,300	4,226,501
302	4,226,501	28,177	0	-3,300	4,251,377
303	4,251,377	28,343	0	-3,300	4,276,420
304	4,276,420	28,509	0	-3,300	4,301,629
305	4,301,629	28,678	0	-3,300	4,327,007
306	4,327,007	28,847	0	-3,300	4,352,554
307	4,352,554	29,017	0	-3,300	4,378,271
308	4,378,271	29,188	0	-3,300	4,404,159
309	4,404,159	29,361	0	-3,300	4,430,220
310	4,430,220	29,535	0	-3,300	4,456,455
311	4,456,455	29,710	0	-3,300	4,482,865
312	4,482,865	29,886	0	-3,300	4,509,451
313	4,509,451	30,063	0	-3,300	4,536,214
314	4,536,214	30,241	0	-3,300	4,563,155
315	4,563,155	30,421	0	-3,300	4,590,276
316	4,590,276	30,602	0	-3,300	4,617,578

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317	4,617,578	30,784	0	-3,300	4,645,062
318	4,645,062	30,967	0	-3,300	4,672,729
319	4,672,729	31,152	0	-3,300	4,700,580
320	4,700,580	31,337	0	-3,300	4,728,617
321	4,728,617	31,524	0	-3,300	4,756,842
322	4,756,842	31,712	0	-3,300	4,785,254
323	4,785,254	31,902	0	-3,300	4,813,856
324	4,813,856	32,092	0	-3,300	4,842,648
325	4,842,648	32,284	0	-3,300	4,871,632
326	4,871,632	32,478	0	-3,300	4,900,810
327	4,900,810	32,672	0	-3,300	4,930,182
328	4,930,182	32,868	0	-3,300	4,959,750
329	4,959,750	33,065	0	-3,300	4,989,515
330	4,989,515	33,263	0	-3,300	5,019,478
331	5,019,478	33,463	0	-3,300	5,049,641
332	5,049,641	33,664	0	-3,300	5,080,006
333	5,080,006	33,867	0	-3,300	5,110,572
334	5,110,572	34,070	0	-3,300	5,141,343
335	5,141,343	34,276	0	-3,300	5,172,318
336	5,172,318	34,482	0	-3,300	5,203,501
337	5,203,501	34,690	0	-3,300	5,234,891
338	5,234,891	34,899	0	-3,300	5,266,490
339	5,266,490	35,110	0	-3,300	5,298,300
340	5,298,300	35,322	0	-3,300	5,330,322
341	5,330,322	35,535	0	-3,300	5,362,557
342	5,362,557	35,750	0	-3,300	5,395,008
343	5,395,008	35,967	0	-3,300	5,427,674
344	5,427,674	36,184	0	-3,300	5,460,559
345	5,460,559	36,404	0	-3,300	5,493,663
346	5,493,663	36,624	0	-3,300	5,526,987
347	5,526,987	36,847	0	-3,300	5,560,534
348	5,560,534	37,070	0	-3,300	5,594,304
349	5,594,304	37,295	0	-3,300	5,628,299
350	5,628,299	37,522	0	-3,300	5,662,521
351	5,662,521	37,750	0	-3,300	5,696,971
352	5,696,971	37,980	0	-3,300	5,731,651
353	5,731,651	38,211	0	-3,300	5,766,562
354	5,766,562	38,444	0	-3,300	5,801,706
355	5,801,706	38,678	0	-3,300	5,837,084
356	5,837,084	38,914	0	-3,300	5,872,698
357	5,872,698	39,151	0	-3,300	5,908,549
358	5,908,549	39,390	0	-3,300	5,944,639
359	5,944,639	39,631	0	-3,300	5,980,970
360	\$5,980,970	\$39,873	\$0	\$-3,300	\$6,017,543

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