

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

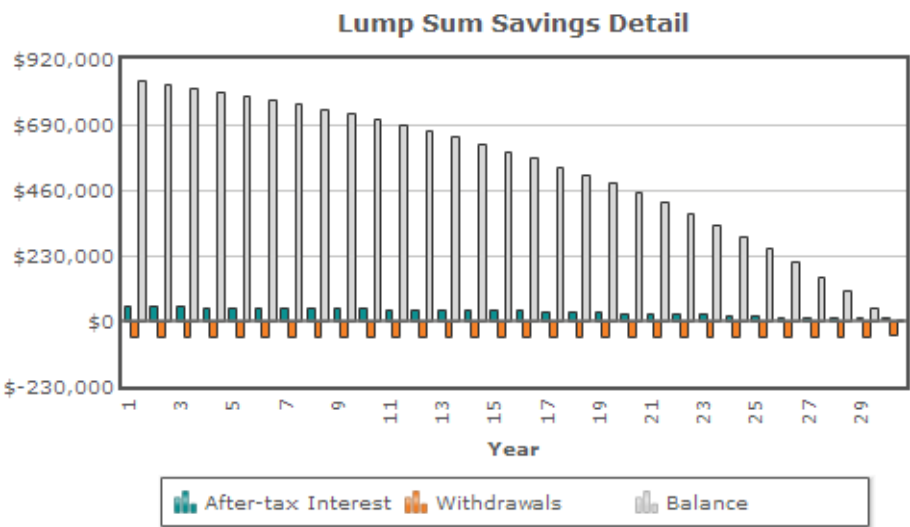
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$850,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.80%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 30 years with systematic withdrawals totalling \$1,787,862.



Month	Beginning Balance	Annual Interest @ 5.80%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$850,000	\$4,108	\$0	\$-5,000	\$849,108
2	849,108	4,104	0	-5,000	848,212
3	848,212	4,100	0	-5,000	847,312
4	847,312	4,095	0	-5,000	846,407
5	846,407	4,091	0	-5,000	845,498
6	845,498	4,087	0	-5,000	844,585
7	844,585	4,082	0	-5,000	843,667
8	843,667	4,078	0	-5,000	842,745

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9	842,745	4,073	0	-5,000	841,818
10	841,818	4,069	0	-5,000	840,887
11	840,887	4,064	0	-5,000	839,951
12	839,951	4,060	0	-5,000	839,011
13	839,011	4,055	0	-5,000	838,066
14	838,066	4,051	0	-5,000	837,117
15	837,117	4,046	0	-5,000	836,163
16	836,163	4,041	0	-5,000	835,204
17	835,204	4,037	0	-5,000	834,241
18	834,241	4,032	0	-5,000	833,273
19	833,273	4,027	0	-5,000	832,301
20	832,301	4,023	0	-5,000	831,324
21	831,324	4,018	0	-5,000	830,342
22	830,342	4,013	0	-5,000	829,355
23	829,355	4,009	0	-5,000	828,364
24	828,364	4,004	0	-5,000	827,367
25	827,367	3,999	0	-5,000	826,366
26	826,366	3,994	0	-5,000	825,360
27	825,360	3,989	0	-5,000	824,350
28	824,350	3,984	0	-5,000	823,334
29	823,334	3,979	0	-5,000	822,313
30	822,313	3,975	0	-5,000	821,288
31	821,288	3,970	0	-5,000	820,257
32	820,257	3,965	0	-5,000	819,222
33	819,222	3,960	0	-5,000	818,182
34	818,182	3,955	0	-5,000	817,136
35	817,136	3,949	0	-5,000	816,086
36	816,086	3,944	0	-5,000	815,030
37	815,030	3,939	0	-5,000	813,969
38	813,969	3,934	0	-5,000	812,904
39	812,904	3,929	0	-5,000	811,833
40	811,833	3,924	0	-5,000	810,756
41	810,756	3,919	0	-5,000	809,675
42	809,675	3,913	0	-5,000	808,589
43	808,589	3,908	0	-5,000	807,497
44	807,497	3,903	0	-5,000	806,400
45	806,400	3,898	0	-5,000	805,297
46	805,297	3,892	0	-5,000	804,189
47	804,189	3,887	0	-5,000	803,076
48	803,076	3,882	0	-5,000	801,958
49	801,958	3,876	0	-5,000	800,834
50	800,834	3,871	0	-5,000	799,705
51	799,705	3,865	0	-5,000	798,570
52	798,570	3,860	0	-5,000	797,430

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53	797,430	3,854	0	-5,000	796,284
54	796,284	3,849	0	-5,000	795,133
55	795,133	3,843	0	-5,000	793,976
56	793,976	3,838	0	-5,000	792,813
57	792,813	3,832	0	-5,000	791,645
58	791,645	3,826	0	-5,000	790,472
59	790,472	3,821	0	-5,000	789,292
60	789,292	3,815	0	-5,000	788,107
61	788,107	3,809	0	-5,000	786,916
62	786,916	3,803	0	-5,000	785,720
63	785,720	3,798	0	-5,000	784,517
64	784,517	3,792	0	-5,000	783,309
65	783,309	3,786	0	-5,000	782,095
66	782,095	3,780	0	-5,000	780,875
67	780,875	3,774	0	-5,000	779,650
68	779,650	3,768	0	-5,000	778,418
69	778,418	3,762	0	-5,000	777,180
70	777,180	3,756	0	-5,000	775,937
71	775,937	3,750	0	-5,000	774,687
72	774,687	3,744	0	-5,000	773,431
73	773,431	3,738	0	-5,000	772,170
74	772,170	3,732	0	-5,000	770,902
75	770,902	3,726	0	-5,000	769,628
76	769,628	3,720	0	-5,000	768,348
77	768,348	3,714	0	-5,000	767,061
78	767,061	3,707	0	-5,000	765,769
79	765,769	3,701	0	-5,000	764,470
80	764,470	3,695	0	-5,000	763,165
81	763,165	3,689	0	-5,000	761,853
82	761,853	3,682	0	-5,000	760,536
83	760,536	3,676	0	-5,000	759,212
84	759,212	3,670	0	-5,000	757,881
85	757,881	3,663	0	-5,000	756,544
86	756,544	3,657	0	-5,000	755,201
87	755,201	3,650	0	-5,000	753,851
88	753,851	3,644	0	-5,000	752,495
89	752,495	3,637	0	-5,000	751,132
90	751,132	3,630	0	-5,000	749,762
91	749,762	3,624	0	-5,000	748,386
92	748,386	3,617	0	-5,000	747,003
93	747,003	3,611	0	-5,000	745,614
94	745,614	3,604	0	-5,000	744,218
95	744,218	3,597	0	-5,000	742,815
96	742,815	3,590	0	-5,000	741,405

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97	741,405	3,583	0	-5,000	739,988
98	739,988	3,577	0	-5,000	738,565
99	738,565	3,570	0	-5,000	737,135
100	737,135	3,563	0	-5,000	735,698
101	735,698	3,556	0	-5,000	734,253
102	734,253	3,549	0	-5,000	732,802
103	732,802	3,542	0	-5,000	731,344
104	731,344	3,535	0	-5,000	729,879
105	729,879	3,528	0	-5,000	728,407
106	728,407	3,521	0	-5,000	726,927
107	726,927	3,513	0	-5,000	725,441
108	725,441	3,506	0	-5,000	723,947
109	723,947	3,499	0	-5,000	722,446
110	722,446	3,492	0	-5,000	720,938
111	720,938	3,485	0	-5,000	719,423
112	719,423	3,477	0	-5,000	717,900
113	717,900	3,470	0	-5,000	716,370
114	716,370	3,462	0	-5,000	714,832
115	714,832	3,455	0	-5,000	713,287
116	713,287	3,448	0	-5,000	711,735
117	711,735	3,440	0	-5,000	710,175
118	710,175	3,433	0	-5,000	708,607
119	708,607	3,425	0	-5,000	707,032
120	707,032	3,417	0	-5,000	705,449
121	705,449	3,410	0	-5,000	703,859
122	703,859	3,402	0	-5,000	702,261
123	702,261	3,394	0	-5,000	700,655
124	700,655	3,387	0	-5,000	699,042
125	699,042	3,379	0	-5,000	697,421
126	697,421	3,371	0	-5,000	695,791
127	695,791	3,363	0	-5,000	694,154
128	694,154	3,355	0	-5,000	692,510
129	692,510	3,347	0	-5,000	690,857
130	690,857	3,339	0	-5,000	689,196
131	689,196	3,331	0	-5,000	687,527
132	687,527	3,323	0	-5,000	685,850
133	685,850	3,315	0	-5,000	684,165
134	684,165	3,307	0	-5,000	682,472
135	682,472	3,299	0	-5,000	680,770
136	680,770	3,290	0	-5,000	679,061
137	679,061	3,282	0	-5,000	677,343
138	677,343	3,274	0	-5,000	675,617
139	675,617	3,265	0	-5,000	673,882
140	673,882	3,257	0	-5,000	672,139

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141	672,139	3,249	0	-5,000	670,388
142	670,388	3,240	0	-5,000	668,628
143	668,628	3,232	0	-5,000	666,860
144	666,860	3,223	0	-5,000	665,083
145	665,083	3,215	0	-5,000	663,298
146	663,298	3,206	0	-5,000	661,504
147	661,504	3,197	0	-5,000	659,701
148	659,701	3,189	0	-5,000	657,889
149	657,889	3,180	0	-5,000	656,069
150	656,069	3,171	0	-5,000	654,240
151	654,240	3,162	0	-5,000	652,402
152	652,402	3,153	0	-5,000	650,556
153	650,556	3,144	0	-5,000	648,700
154	648,700	3,135	0	-5,000	646,835
155	646,835	3,126	0	-5,000	644,962
156	644,962	3,117	0	-5,000	643,079
157	643,079	3,108	0	-5,000	641,187
158	641,187	3,099	0	-5,000	639,286
159	639,286	3,090	0	-5,000	637,376
160	637,376	3,081	0	-5,000	635,457
161	635,457	3,071	0	-5,000	633,528
162	633,528	3,062	0	-5,000	631,590
163	631,590	3,053	0	-5,000	629,643
164	629,643	3,043	0	-5,000	627,686
165	627,686	3,034	0	-5,000	625,720
166	625,720	3,024	0	-5,000	623,744
167	623,744	3,015	0	-5,000	621,759
168	621,759	3,005	0	-5,000	619,764
169	619,764	2,996	0	-5,000	617,760
170	617,760	2,986	0	-5,000	615,746
171	615,746	2,976	0	-5,000	613,722
172	613,722	2,966	0	-5,000	611,688
173	611,688	2,956	0	-5,000	609,645
174	609,645	2,947	0	-5,000	607,591
175	607,591	2,937	0	-5,000	605,528
176	605,528	2,927	0	-5,000	603,455
177	603,455	2,917	0	-5,000	601,371
178	601,371	2,907	0	-5,000	599,278
179	599,278	2,897	0	-5,000	597,174
180	597,174	2,886	0	-5,000	595,061
181	595,061	2,876	0	-5,000	592,937
182	592,937	2,866	0	-5,000	590,803
183	590,803	2,856	0	-5,000	588,658
184	588,658	2,845	0	-5,000	586,503

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185	586,503	2,835	0	-5,000	584,338
186	584,338	2,824	0	-5,000	582,163
187	582,163	2,814	0	-5,000	579,976
188	579,976	2,803	0	-5,000	577,780
189	577,780	2,793	0	-5,000	575,572
190	575,572	2,782	0	-5,000	573,354
191	573,354	2,771	0	-5,000	571,125
192	571,125	2,760	0	-5,000	568,886
193	568,886	2,750	0	-5,000	566,635
194	566,635	2,739	0	-5,000	564,374
195	564,374	2,728	0	-5,000	562,102
196	562,102	2,717	0	-5,000	559,819
197	559,819	2,706	0	-5,000	557,524
198	557,524	2,695	0	-5,000	555,219
199	555,219	2,684	0	-5,000	552,903
200	552,903	2,672	0	-5,000	550,575
201	550,575	2,661	0	-5,000	548,236
202	548,236	2,650	0	-5,000	545,886
203	545,886	2,638	0	-5,000	543,524
204	543,524	2,627	0	-5,000	541,152
205	541,152	2,616	0	-5,000	538,767
206	538,767	2,604	0	-5,000	536,371
207	536,371	2,592	0	-5,000	533,964
208	533,964	2,581	0	-5,000	531,544
209	531,544	2,569	0	-5,000	529,114
210	529,114	2,557	0	-5,000	526,671
211	526,671	2,546	0	-5,000	524,217
212	524,217	2,534	0	-5,000	521,750
213	521,750	2,522	0	-5,000	519,272
214	519,272	2,510	0	-5,000	516,782
215	516,782	2,498	0	-5,000	514,280
216	514,280	2,486	0	-5,000	511,765
217	511,765	2,474	0	-5,000	509,239
218	509,239	2,461	0	-5,000	506,700
219	506,700	2,449	0	-5,000	504,149
220	504,149	2,437	0	-5,000	501,586
221	501,586	2,424	0	-5,000	499,010
222	499,010	2,412	0	-5,000	496,422
223	496,422	2,399	0	-5,000	493,822
224	493,822	2,387	0	-5,000	491,208
225	491,208	2,374	0	-5,000	488,582
226	488,582	2,361	0	-5,000	485,944
227	485,944	2,349	0	-5,000	483,293
228	483,293	2,336	0	-5,000	480,629

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229	480,629	2,323	0	-5,000	477,952
230	477,952	2,310	0	-5,000	475,262
231	475,262	2,297	0	-5,000	472,559
232	472,559	2,284	0	-5,000	469,843
233	469,843	2,271	0	-5,000	467,114
234	467,114	2,258	0	-5,000	464,371
235	464,371	2,244	0	-5,000	461,616
236	461,616	2,231	0	-5,000	458,847
237	458,847	2,218	0	-5,000	456,065
238	456,065	2,204	0	-5,000	453,269
239	453,269	2,191	0	-5,000	450,460
240	450,460	2,177	0	-5,000	447,637
241	447,637	2,164	0	-5,000	444,801
242	444,801	2,150	0	-5,000	441,951
243	441,951	2,136	0	-5,000	439,087
244	439,087	2,122	0	-5,000	436,209
245	436,209	2,108	0	-5,000	433,317
246	433,317	2,094	0	-5,000	430,412
247	430,412	2,080	0	-5,000	427,492
248	427,492	2,066	0	-5,000	424,558
249	424,558	2,052	0	-5,000	421,610
250	421,610	2,038	0	-5,000	418,648
251	418,648	2,023	0	-5,000	415,672
252	415,672	2,009	0	-5,000	412,681
253	412,681	1,995	0	-5,000	409,675
254	409,675	1,980	0	-5,000	406,655
255	406,655	1,966	0	-5,000	403,621
256	403,621	1,951	0	-5,000	400,572
257	400,572	1,936	0	-5,000	397,508
258	397,508	1,921	0	-5,000	394,429
259	394,429	1,906	0	-5,000	391,335
260	391,335	1,891	0	-5,000	388,227
261	388,227	1,876	0	-5,000	385,103
262	385,103	1,861	0	-5,000	381,965
263	381,965	1,846	0	-5,000	378,811
264	378,811	1,831	0	-5,000	375,642
265	375,642	1,816	0	-5,000	372,457
266	372,457	1,800	0	-5,000	369,258
267	369,258	1,785	0	-5,000	366,042
268	366,042	1,769	0	-5,000	362,812
269	362,812	1,754	0	-5,000	359,565
270	359,565	1,738	0	-5,000	356,303
271	356,303	1,722	0	-5,000	353,025
272	353,025	1,706	0	-5,000	349,731

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273	349,731	1,690	0	-5,000	346,422
274	346,422	1,674	0	-5,000	343,096
275	343,096	1,658	0	-5,000	339,754
276	339,754	1,642	0	-5,000	336,397
277	336,397	1,626	0	-5,000	333,023
278	333,023	1,610	0	-5,000	329,632
279	329,632	1,593	0	-5,000	326,225
280	326,225	1,577	0	-5,000	322,802
281	322,802	1,560	0	-5,000	319,362
282	319,362	1,544	0	-5,000	315,906
283	315,906	1,527	0	-5,000	312,433
284	312,433	1,510	0	-5,000	308,943
285	308,943	1,493	0	-5,000	305,436
286	305,436	1,476	0	-5,000	301,912
287	301,912	1,459	0	-5,000	298,372
288	298,372	1,442	0	-5,000	294,814
289	294,814	1,425	0	-5,000	291,239
290	291,239	1,408	0	-5,000	287,646
291	287,646	1,390	0	-5,000	284,037
292	284,037	1,373	0	-5,000	280,409
293	280,409	1,355	0	-5,000	276,765
294	276,765	1,338	0	-5,000	273,102
295	273,102	1,320	0	-5,000	269,422
296	269,422	1,302	0	-5,000	265,725
297	265,725	1,284	0	-5,000	262,009
298	262,009	1,266	0	-5,000	258,275
299	258,275	1,248	0	-5,000	254,524
300	254,524	1,230	0	-5,000	250,754
301	250,754	1,212	0	-5,000	246,966
302	246,966	1,194	0	-5,000	243,160
303	243,160	1,175	0	-5,000	239,335
304	239,335	1,157	0	-5,000	235,492
305	235,492	1,138	0	-5,000	231,630
306	231,630	1,120	0	-5,000	227,749
307	227,749	1,101	0	-5,000	223,850
308	223,850	1,082	0	-5,000	219,932
309	219,932	1,063	0	-5,000	215,995
310	215,995	1,044	0	-5,000	212,039
311	212,039	1,025	0	-5,000	208,064
312	208,064	1,006	0	-5,000	204,070
313	204,070	986	0	-5,000	200,056
314	200,056	967	0	-5,000	196,023
315	196,023	947	0	-5,000	191,970
316	191,970	928	0	-5,000	187,898

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317	187,898	908	0	-5,000	183,806
318	183,806	888	0	-5,000	179,695
319	179,695	869	0	-5,000	175,563
320	175,563	849	0	-5,000	171,412
321	171,412	828	0	-5,000	167,240
322	167,240	808	0	-5,000	163,049
323	163,049	788	0	-5,000	158,837
324	158,837	768	0	-5,000	154,604
325	154,604	747	0	-5,000	150,352
326	150,352	727	0	-5,000	146,078
327	146,078	706	0	-5,000	141,784
328	141,784	685	0	-5,000	137,470
329	137,470	664	0	-5,000	133,134
330	133,134	643	0	-5,000	128,778
331	128,778	622	0	-5,000	124,400
332	124,400	601	0	-5,000	120,001
333	120,001	580	0	-5,000	115,581
334	115,581	559	0	-5,000	111,140
335	111,140	537	0	-5,000	106,677
336	106,677	516	0	-5,000	102,193
337	102,193	494	0	-5,000	97,687
338	97,687	472	0	-5,000	93,159
339	93,159	450	0	-5,000	88,609
340	88,609	428	0	-5,000	84,037
341	84,037	406	0	-5,000	79,444
342	79,444	384	0	-5,000	74,828
343	74,828	362	0	-5,000	70,189
344	70,189	339	0	-5,000	65,528
345	65,528	317	0	-5,000	60,845
346	60,845	294	0	-5,000	56,139
347	56,139	271	0	-5,000	51,411
348	51,411	248	0	-5,000	46,659
349	46,659	226	0	-5,000	41,885
350	41,885	202	0	-5,000	37,087
351	37,087	179	0	-5,000	32,266
352	32,266	156	0	-5,000	27,422
353	27,422	133	0	-5,000	22,555
354	22,555	109	0	-5,000	17,664
355	17,664	85	0	-5,000	12,749
356	12,749	62	0	-5,000	7,811
357	7,811	38	0	-5,000	2,849
358	\$2,849	\$14	\$0	\$-2,862	\$0

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