

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

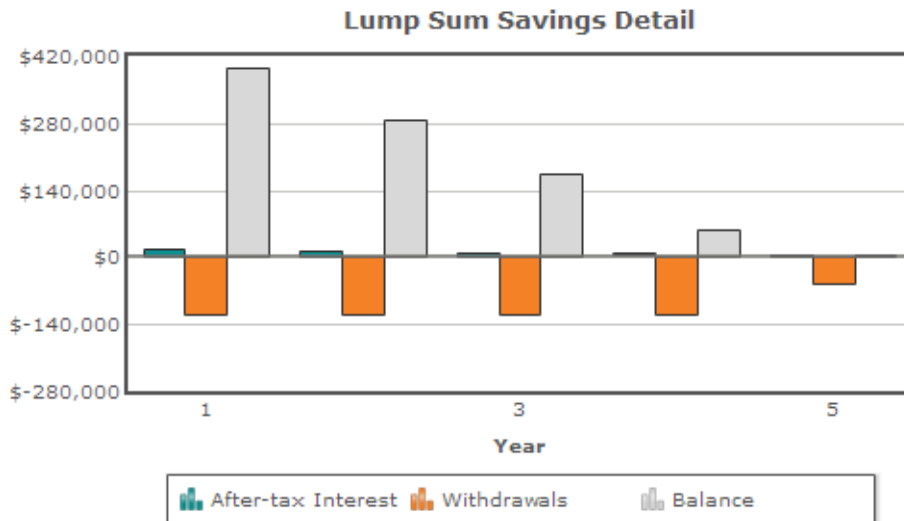
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$500,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	3.10%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 4 years with systematic withdrawals totalling \$536,067.



Month	Beginning Balance	Annual Interest @ 3.10%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$500,000	\$1,292	\$0	-\$10,000	\$491,292
2	491,292	1,269	0	-10,000	482,561
3	482,561	1,247	0	-10,000	473,807
4	473,807	1,224	0	-10,000	465,031
5	465,031	1,201	0	-10,000	456,233
6	456,233	1,179	0	-10,000	447,411
7	447,411	1,156	0	-10,000	438,567
8	438,567	1,133	0	-10,000	429,700

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	429,700	1,110	0	-10,000	420,810
10	420,810	1,087	0	-10,000	411,897
11	411,897	1,064	0	-10,000	402,961
12	402,961	1,041	0	-10,000	394,002
13	394,002	1,018	0	-10,000	385,020
14	385,020	995	0	-10,000	376,015
15	376,015	971	0	-10,000	366,986
16	366,986	948	0	-10,000	357,934
17	357,934	925	0	-10,000	348,859
18	348,859	901	0	-10,000	339,760
19	339,760	878	0	-10,000	330,638
20	330,638	854	0	-10,000	321,492
21	321,492	831	0	-10,000	312,323
22	312,323	807	0	-10,000	303,129
23	303,129	783	0	-10,000	293,912
24	293,912	759	0	-10,000	284,672
25	284,672	735	0	-10,000	275,407
26	275,407	711	0	-10,000	266,119
27	266,119	687	0	-10,000	256,806
28	256,806	663	0	-10,000	247,469
29	247,469	639	0	-10,000	238,109
30	238,109	615	0	-10,000	228,724
31	228,724	591	0	-10,000	219,315
32	219,315	567	0	-10,000	209,881
33	209,881	542	0	-10,000	200,424
34	200,424	518	0	-10,000	190,941
35	190,941	493	0	-10,000	181,435
36	181,435	469	0	-10,000	171,903
37	171,903	444	0	-10,000	162,347
38	162,347	419	0	-10,000	152,767
39	152,767	395	0	-10,000	143,161
40	143,161	370	0	-10,000	133,531
41	133,531	345	0	-10,000	123,876
42	123,876	320	0	-10,000	114,196
43	114,196	295	0	-10,000	104,491
44	104,491	270	0	-10,000	94,761
45	94,761	245	0	-10,000	85,006
46	85,006	220	0	-10,000	75,226
47	75,226	194	0	-10,000	65,420
48	65,420	169	0	-10,000	55,589
49	55,589	144	0	-10,000	45,732
50	45,732	118	0	-10,000	35,851
51	35,851	93	0	-10,000	25,943
52	25,943	67	0	-10,000	16,010

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53	16,010	41	0	-10,000	6,052
54	\$6,052	\$16	\$0	\$-6,067	\$0

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