

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: May 3, 2026

INTRODUCTION

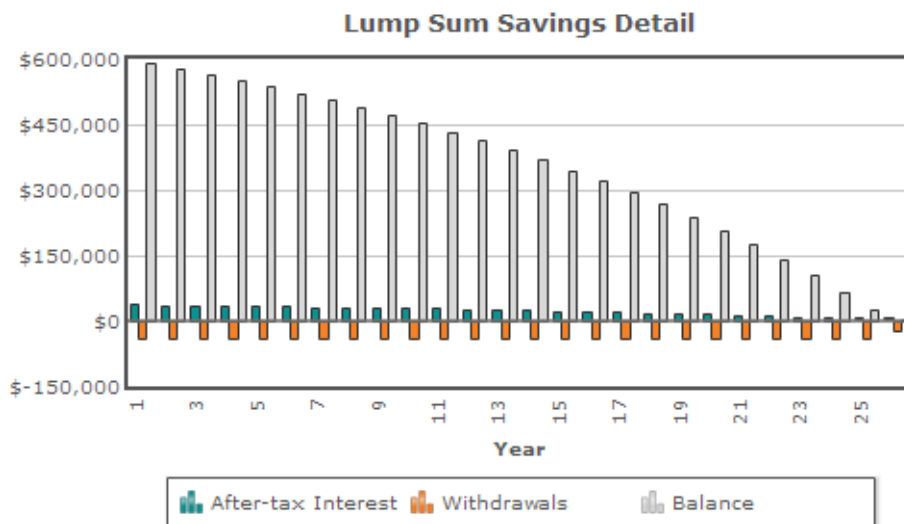
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$600,000
Proposed monthly withdrawal amounts	\$3,500
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	15.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 26 years with systematic withdrawals totalling \$1,076,211.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 15.00%	Withdrawals	Ending Balance
1	\$600,000	\$35,682	\$5,352	-\$42,000	\$588,330
2	588,330	34,965	5,245	-42,000	576,050
3	576,050	34,211	5,132	-42,000	563,129
4	563,129	33,417	5,013	-42,000	549,534
5	549,534	32,582	4,887	-42,000	535,229
6	535,229	31,704	4,756	-42,000	520,177
7	520,177	30,779	4,617	-42,000	504,339
8	504,339	29,806	4,471	-42,000	487,675

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	487,675	28,783	4,317	-42,000	470,140
10	470,140	27,706	4,156	-42,000	451,690
11	451,690	26,572	3,986	-42,000	432,276
12	432,276	25,380	3,807	-42,000	411,849
13	411,849	24,125	3,619	-42,000	390,356
14	390,356	22,805	3,421	-42,000	367,740
15	367,740	21,416	3,212	-42,000	343,944
16	343,944	19,954	2,993	-42,000	318,905
17	318,905	18,416	2,762	-42,000	292,559
18	292,559	16,798	2,520	-42,000	264,838
19	264,838	15,095	2,264	-42,000	235,669
20	235,669	13,304	1,996	-42,000	204,977
21	204,977	11,419	1,713	-42,000	172,683
22	172,683	9,435	1,415	-42,000	138,703
23	138,703	7,348	1,102	-42,000	102,949
24	102,949	5,152	773	-42,000	65,328
25	65,328	2,841	426	-42,000	25,743
26	\$25,743	\$551	\$83	\$-26,211	\$0

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