

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

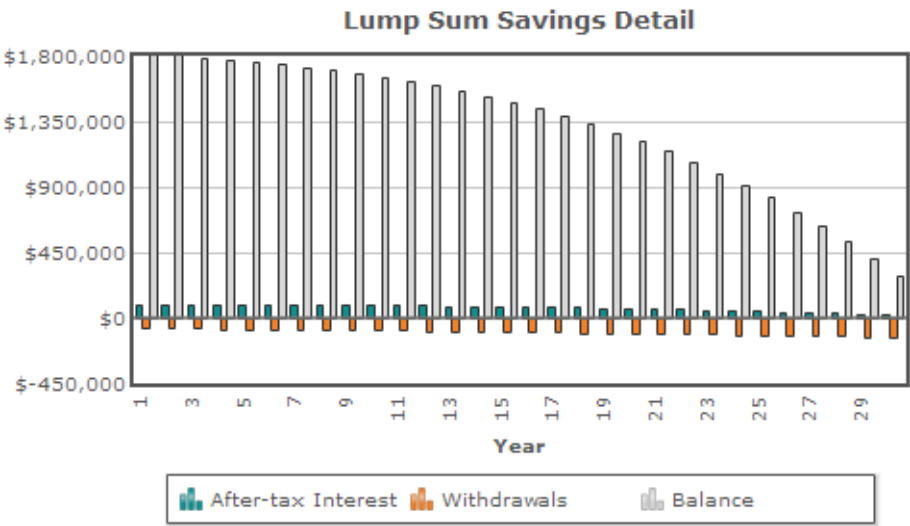
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,800,000
Proposed monthly withdrawal amounts	\$6,250
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,800,000	\$89,879	\$19,773	\$-75,691	\$1,794,414
2	1,794,414	89,560	19,703	-77,219	1,787,052
3	1,787,052	89,149	19,613	-78,778	1,777,810
4	1,777,810	88,642	19,501	-80,368	1,766,583
5	1,766,583	88,033	19,367	-81,990	1,753,258
6	1,753,258	87,316	19,210	-83,645	1,737,720
7	1,737,720	86,486	19,027	-85,333	1,719,846
8	1,719,846	85,537	18,818	-87,056	1,699,509

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	1,699,509	84,461	18,581	-88,813	1,676,576
10	1,676,576	83,252	18,315	-90,605	1,650,907
11	1,650,907	81,903	18,019	-92,434	1,622,358
12	1,622,358	80,407	17,690	-94,300	1,590,775
13	1,590,775	78,755	17,326	-96,203	1,556,001
14	1,556,001	76,940	16,927	-98,145	1,517,869
15	1,517,869	74,954	16,490	-100,126	1,476,207
16	1,476,207	72,786	16,013	-102,147	1,430,833
17	1,430,833	70,429	15,494	-104,209	1,381,559
18	1,381,559	67,872	14,932	-106,312	1,328,187
19	1,328,187	65,106	14,323	-108,458	1,270,512
20	1,270,512	62,119	13,666	-110,647	1,208,318
21	1,208,318	58,902	12,958	-112,881	1,141,381
22	1,141,381	55,442	12,197	-115,159	1,069,466
23	1,069,466	51,728	11,380	-117,483	992,330
24	992,330	47,747	10,504	-119,855	909,718
25	909,718	43,485	9,567	-122,274	821,363
26	821,363	38,931	8,565	-124,742	726,987
27	726,987	34,069	7,495	-127,260	626,301
28	626,301	28,884	6,355	-129,828	519,002
29	519,002	23,362	5,140	-132,449	404,775
30	\$404,775	\$17,485	\$3,847	\$-135,122	\$283,291

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