

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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## INTRODUCTION

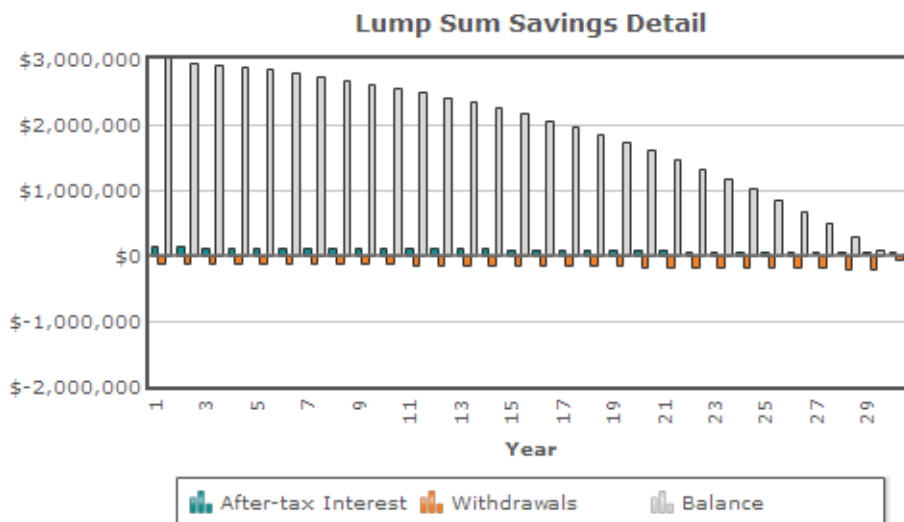
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$3,000,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 29 years with systematic withdrawals totalling \$4,795,575.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$3,000,000	\$119,499	\$26,290	\$-121,106	\$2,972,103
2	2,972,103	118,322	26,031	-123,551	2,940,844
3	2,940,844	117,008	25,742	-126,044	2,906,066
4	2,906,066	115,550	25,421	-128,588	2,867,607
5	2,867,607	113,942	25,067	-131,184	2,825,297
6	2,825,297	112,176	24,679	-133,832	2,778,963
7	2,778,963	110,246	24,254	-136,533	2,728,422
8	2,728,422	108,145	23,792	-139,289	2,673,485

*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	2,673,485	105,864	23,290	-142,100	2,613,959
10	2,613,959	103,395	22,747	-144,969	2,549,638
11	2,549,638	100,732	22,161	-147,895	2,480,314
12	2,480,314	97,864	21,530	-150,880	2,405,768
13	2,405,768	94,783	20,852	-153,925	2,325,773
14	2,325,773	91,479	20,125	-157,032	2,240,095
15	2,240,095	87,944	19,348	-160,202	2,148,489
16	2,148,489	84,168	18,517	-163,435	2,050,705
17	2,050,705	80,139	17,631	-166,734	1,946,479
18	1,946,479	75,848	16,687	-170,100	1,835,541
19	1,835,541	71,283	15,682	-173,533	1,717,609
20	1,717,609	66,433	14,615	-177,036	1,592,391
21	1,592,391	61,287	13,483	-180,609	1,459,586
22	1,459,586	55,830	12,283	-184,254	1,318,879
23	1,318,879	50,053	11,012	-187,974	1,169,947
24	1,169,947	43,939	9,667	-191,768	1,012,452
25	1,012,452	37,477	8,245	-195,638	846,046
26	846,046	30,652	6,744	-199,587	670,367
27	670,367	23,450	5,159	-203,616	485,042
28	485,042	15,854	3,488	-207,726	289,683
29	289,683	7,850	1,727	-211,918	83,887
30	\$83,887	\$808	\$178	\$-84,517	\$0

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