

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

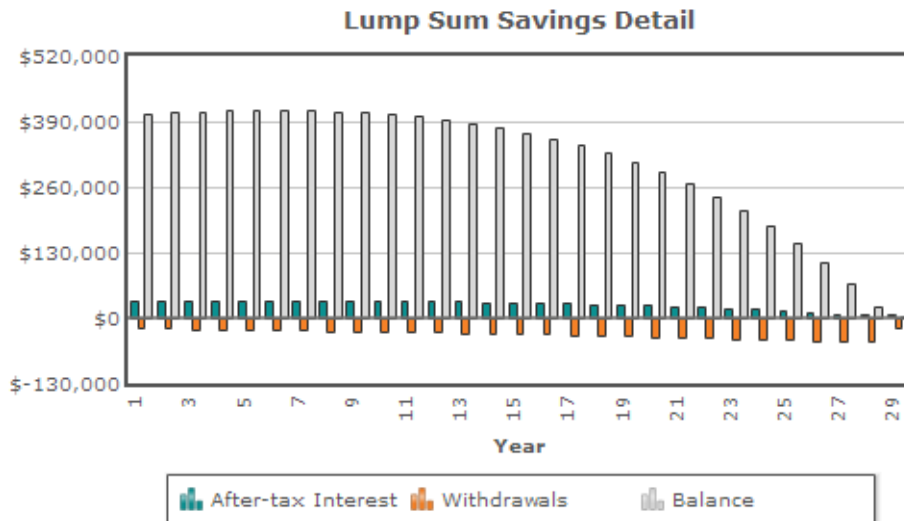
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$400,000
Proposed monthly withdrawal amounts	\$1,800
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 28 years with systematic withdrawals totalling \$965,594.



Year	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$400,000	\$32,119	\$7,066	\$-21,899	\$403,153
2	403,153	32,354	7,118	-22,566	405,823
3	405,823	32,548	7,161	-23,252	407,959
4	407,959	32,697	7,193	-23,959	409,503
5	409,503	32,798	7,215	-24,688	410,398
6	410,398	32,843	7,226	-25,439	410,577
7	410,577	32,829	7,222	-26,213	409,971
8	409,971	32,750	7,205	-27,010	408,506

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	408,506	32,599	7,172	-27,831	406,102
10	406,102	32,369	7,121	-28,678	402,672
11	402,672	32,055	7,052	-29,550	398,125
12	398,125	31,647	6,962	-30,449	392,360
13	392,360	31,138	6,850	-31,375	385,273
14	385,273	30,519	6,714	-32,329	376,749
15	376,749	29,781	6,552	-33,313	366,665
16	366,665	28,913	6,361	-34,326	354,891
17	354,891	27,905	6,139	-35,370	341,287
18	341,287	26,745	5,884	-36,446	325,703
19	325,703	25,421	5,593	-37,554	307,977
20	307,977	23,919	5,262	-38,697	287,937
21	287,937	22,226	4,890	-39,874	265,400
22	265,400	20,325	4,472	-41,086	240,167
23	240,167	18,202	4,004	-42,336	212,028
24	212,028	15,837	3,484	-43,624	180,757
25	180,757	13,213	2,907	-44,951	146,113
26	146,113	10,311	2,268	-46,318	107,837
27	107,837	7,107	1,564	-47,727	65,654
28	65,654	3,580	788	-49,178	19,269
29	\$19,269	\$369	\$81	\$-19,557	\$0

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