

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



## INTRODUCTION

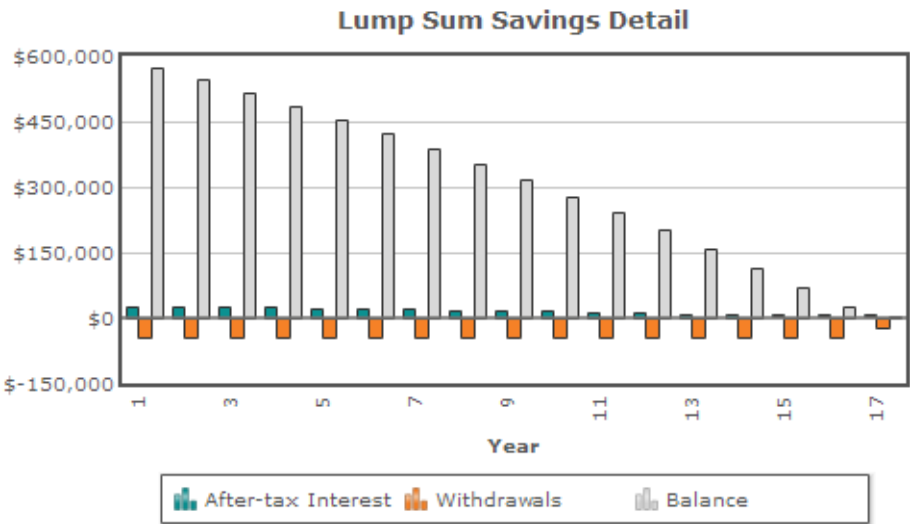
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$600,000
Proposed monthly withdrawal amounts	\$4,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.50%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

## ANALYSIS

Your money will last approximately 16 years with systematic withdrawals totalling \$791,021.



Year	Beginning Balance	Annual Interest @ 4.50%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$600,000	\$26,439	\$5,817	-\$48,000	\$572,622
2	572,622	25,187	5,541	-48,000	544,268
3	544,268	23,890	5,256	-48,000	514,903
4	514,903	22,547	4,960	-48,000	484,489
5	484,489	21,156	4,654	-48,000	452,991
6	452,991	19,716	4,338	-48,000	420,370
7	420,370	18,224	4,009	-48,000	386,585
8	386,585	16,679	3,669	-48,000	351,595

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	351,595	15,079	3,317	-48,000	315,356
10	315,356	13,422	2,953	-48,000	277,825
11	277,825	11,706	2,575	-48,000	238,956
12	238,956	9,928	2,184	-48,000	198,700
13	198,700	8,087	1,779	-48,000	157,007
14	157,007	6,180	1,360	-48,000	113,828
15	113,828	4,206	925	-48,000	69,109
16	69,109	2,161	475	-48,000	22,794
17	\$22,794	\$291	\$64	\$-23,021	\$0

---

*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.*

---