

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



INTRODUCTION

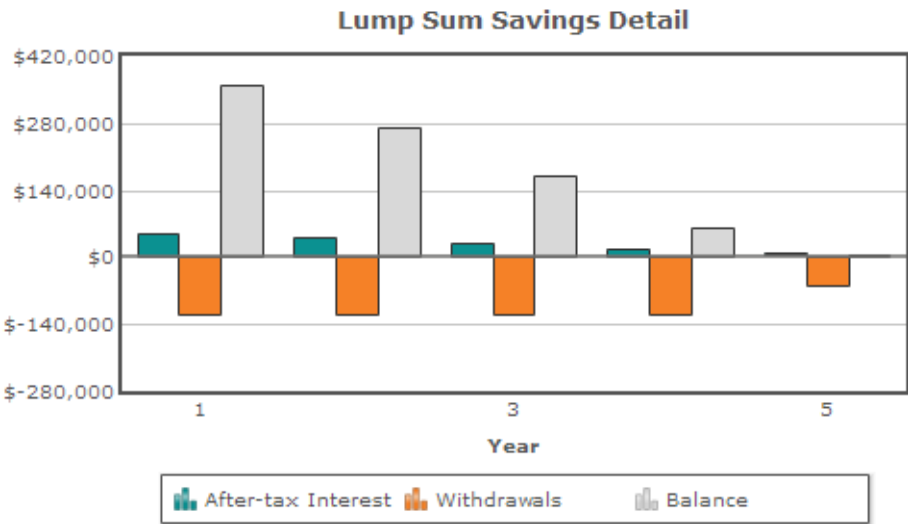
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$440,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	12.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 5 years with systematic withdrawals totalling \$541,046.



Month	Beginning Balance	Annual Interest @ 12.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$440,000	\$4,400	\$968	\$-10,000	\$433,432
2	433,432	4,334	954	-10,000	426,813
3	426,813	4,268	939	-10,000	420,142
4	420,142	4,201	924	-10,000	413,419
5	413,419	4,134	910	-10,000	406,644
6	406,644	4,066	895	-10,000	399,816
7	399,816	3,998	880	-10,000	392,934
8	392,934	3,929	864	-10,000	385,999

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	385,999	3,860	849	-10,000	379,010
10	379,010	3,790	834	-10,000	371,966
11	371,966	3,720	818	-10,000	364,867
12	364,867	3,649	803	-10,000	357,713
13	357,713	3,577	787	-10,000	350,503
14	350,503	3,505	771	-10,000	343,237
15	343,237	3,432	755	-10,000	335,915
16	335,915	3,359	739	-10,000	328,535
17	328,535	3,285	723	-10,000	321,097
18	321,097	3,211	706	-10,000	313,602
19	313,602	3,136	690	-10,000	306,048
20	306,048	3,060	673	-10,000	298,435
21	298,435	2,984	657	-10,000	290,763
22	290,763	2,908	640	-10,000	283,031
23	283,031	2,830	623	-10,000	275,239
24	275,239	2,752	606	-10,000	267,385
25	267,385	2,674	588	-10,000	259,471
26	259,471	2,595	571	-10,000	251,495
27	251,495	2,515	553	-10,000	243,457
28	243,457	2,435	536	-10,000	235,356
29	235,356	2,354	518	-10,000	227,191
30	227,191	2,272	500	-10,000	218,963
31	218,963	2,190	482	-10,000	210,671
32	210,671	2,107	463	-10,000	202,315
33	202,315	2,023	445	-10,000	193,893
34	193,893	1,939	427	-10,000	185,405
35	185,405	1,854	408	-10,000	176,851
36	176,851	1,769	389	-10,000	168,231
37	168,231	1,682	370	-10,000	159,543
38	159,543	1,595	351	-10,000	150,787
39	150,787	1,508	332	-10,000	141,963
40	141,963	1,420	312	-10,000	133,071
41	133,071	1,331	293	-10,000	124,109
42	124,109	1,241	273	-10,000	115,077
43	115,077	1,151	253	-10,000	105,974
44	105,974	1,060	233	-10,000	96,801
45	96,801	968	213	-10,000	87,556
46	87,556	876	193	-10,000	78,239
47	78,239	782	172	-10,000	68,849
48	68,849	688	151	-10,000	59,386
49	59,386	594	131	-10,000	49,849
50	49,849	498	110	-10,000	40,238
51	40,238	402	89	-10,000	30,552
52	30,552	306	67	-10,000	20,790

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.

53	20,790	208	46	-10,000	10,952
54	10,952	110	24	-10,000	1,038
55	\$1,038	\$10	\$2	\$-1,046	\$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.
