

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: April 1, 2026

## INTRODUCTION

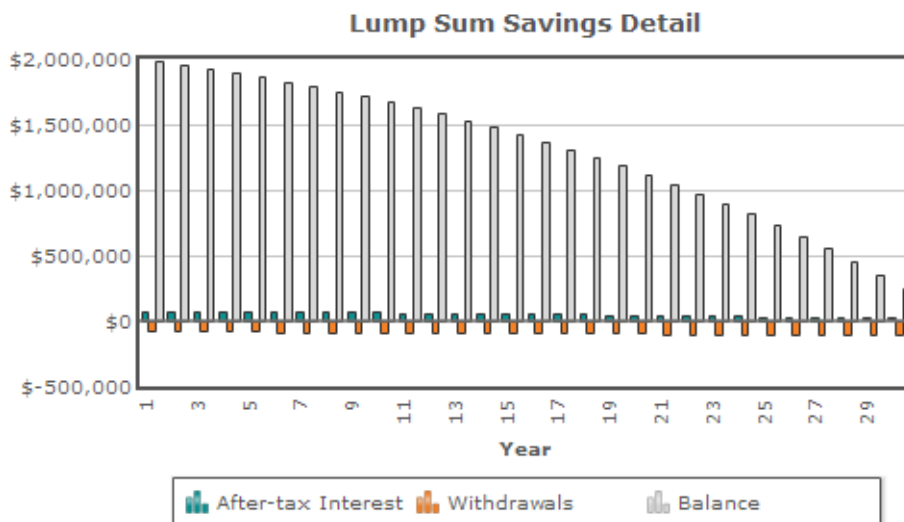
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$2,000,000
Proposed monthly withdrawal amounts	\$7,000
Annual withdrawal increases (if any)	1.00%
Annual before-tax return on savings	3.50%
Federal marginal tax bracket	15.00%
Desired table display	Yearly

## ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 3.50%	Taxes @ 15.00%	Withdrawals	Ending Balance
1	\$2,000,000	\$69,600	\$10,440	\$-84,386	\$1,974,774
2	1,974,774	68,691	10,304	-85,234	1,947,928
3	1,947,928	67,725	10,159	-86,090	1,919,404
4	1,919,404	66,699	10,005	-86,955	1,889,143
5	1,889,143	65,611	9,842	-87,828	1,857,084
6	1,857,084	64,459	9,669	-88,711	1,823,163
7	1,823,163	63,241	9,486	-89,602	1,787,316
8	1,787,316	61,955	9,293	-90,502	1,749,476

*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	1,749,476	60,598	9,090	-91,411	1,709,573
10	1,709,573	59,167	8,875	-92,330	1,667,535
11	1,667,535	57,660	8,649	-93,257	1,623,289
12	1,623,289	56,075	8,411	-94,194	1,576,759
13	1,576,759	54,409	8,161	-95,140	1,527,867
14	1,527,867	52,659	7,899	-96,096	1,476,531
15	1,476,531	50,822	7,623	-97,061	1,422,668
16	1,422,668	48,895	7,334	-98,037	1,366,193
17	1,366,193	46,875	7,031	-99,021	1,307,015
18	1,307,015	44,760	6,714	-100,016	1,245,045
19	1,245,045	42,545	6,382	-101,021	1,180,187
20	1,180,187	40,227	6,034	-102,036	1,112,344
21	1,112,344	37,803	5,670	-103,061	1,041,416
22	1,041,416	35,270	5,290	-104,096	967,299
23	967,299	32,623	4,894	-105,142	889,887
24	889,887	29,860	4,479	-106,198	809,070
25	809,070	26,975	4,046	-107,265	724,734
26	724,734	23,965	3,595	-108,343	636,761
27	636,761	20,826	3,124	-109,431	545,033
28	545,033	17,554	2,633	-110,530	449,423
29	449,423	14,144	2,122	-111,641	349,805
30	\$349,805	\$10,591	\$1,589	\$-112,762	\$246,045

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