

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



INTRODUCTION

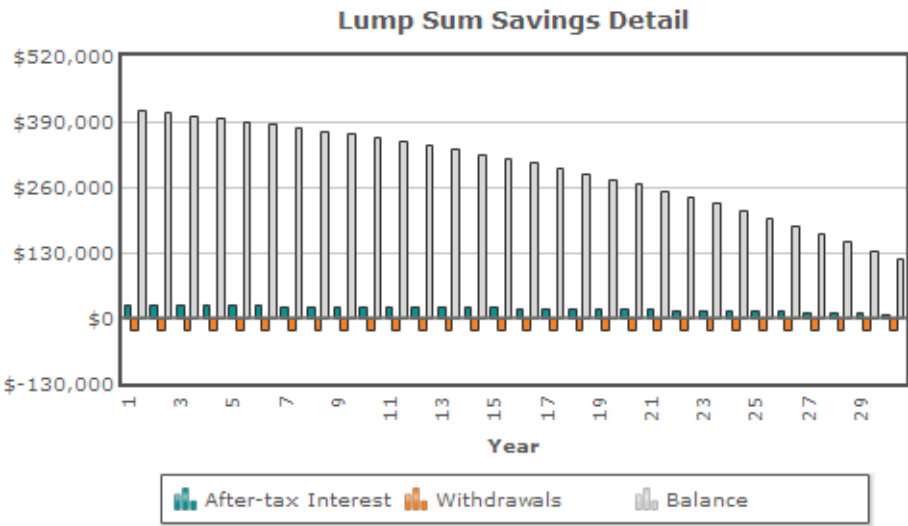
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$415,000
Proposed monthly withdrawal amounts	\$2,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$415,000	\$2,075	\$456	\$-2,000	\$414,618
2	414,618	2,073	456	-2,000	414,236
3	414,236	2,071	456	-2,000	413,851
4	413,851	2,069	455	-2,000	413,465
5	413,465	2,067	455	-2,000	413,078
6	413,078	2,065	454	-2,000	412,689
7	412,689	2,063	454	-2,000	412,298
8	412,298	2,061	454	-2,000	411,906

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9	411,906	2,060	453	-2,000	411,512
10	411,512	2,058	453	-2,000	411,117
11	411,117	2,056	452	-2,000	410,721
12	410,721	2,054	452	-2,000	410,323
13	410,323	2,052	451	-2,000	409,923
14	409,923	2,050	451	-2,000	409,521
15	409,521	2,048	450	-2,000	409,119
16	409,119	2,046	450	-2,000	408,714
17	408,714	2,044	450	-2,000	408,308
18	408,308	2,042	449	-2,000	407,901
19	407,901	2,040	449	-2,000	407,491
20	407,491	2,037	448	-2,000	407,081
21	407,081	2,035	448	-2,000	406,668
22	406,668	2,033	447	-2,000	406,254
23	406,254	2,031	447	-2,000	405,839
24	405,839	2,029	446	-2,000	405,421
25	405,421	2,027	446	-2,000	405,003
26	405,003	2,025	446	-2,000	404,582
27	404,582	2,023	445	-2,000	404,160
28	404,160	2,021	445	-2,000	403,736
29	403,736	2,019	444	-2,000	403,311
30	403,311	2,017	444	-2,000	402,884
31	402,884	2,014	443	-2,000	402,455
32	402,455	2,012	443	-2,000	402,024
33	402,024	2,010	442	-2,000	401,592
34	401,592	2,008	442	-2,000	401,159
35	401,159	2,006	441	-2,000	400,723
36	400,723	2,004	441	-2,000	400,286
37	400,286	2,001	440	-2,000	399,847
38	399,847	1,999	440	-2,000	399,406
39	399,406	1,997	439	-2,000	398,964
40	398,964	1,995	439	-2,000	398,520
41	398,520	1,993	438	-2,000	398,074
42	398,074	1,990	438	-2,000	397,627
43	397,627	1,988	437	-2,000	397,177
44	397,177	1,986	437	-2,000	396,726
45	396,726	1,984	436	-2,000	396,274
46	396,274	1,981	436	-2,000	395,819
47	395,819	1,979	435	-2,000	395,363
48	395,363	1,977	435	-2,000	394,905
49	394,905	1,975	434	-2,000	394,445
50	394,445	1,972	434	-2,000	393,983
51	393,983	1,970	433	-2,000	393,520
52	393,520	1,968	433	-2,000	393,055

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53	393,055	1,965	432	-2,000	392,587
54	392,587	1,963	432	-2,000	392,119
55	392,119	1,961	431	-2,000	391,648
56	391,648	1,958	431	-2,000	391,175
57	391,175	1,956	430	-2,000	390,701
58	390,701	1,954	430	-2,000	390,225
59	390,225	1,951	429	-2,000	389,746
60	389,746	1,949	429	-2,000	389,266
61	389,266	1,946	428	-2,000	388,785
62	388,785	1,944	428	-2,000	388,301
63	388,301	1,942	427	-2,000	387,815
64	387,815	1,939	427	-2,000	387,328
65	387,328	1,937	426	-2,000	386,838
66	386,838	1,934	426	-2,000	386,347
67	386,347	1,932	425	-2,000	385,854
68	385,854	1,929	424	-2,000	385,358
69	385,358	1,927	424	-2,000	384,861
70	384,861	1,924	423	-2,000	384,362
71	384,362	1,922	423	-2,000	383,861
72	383,861	1,919	422	-2,000	383,358
73	383,358	1,917	422	-2,000	382,854
74	382,854	1,914	421	-2,000	382,347
75	382,347	1,912	421	-2,000	381,838
76	381,838	1,909	420	-2,000	381,327
77	381,327	1,907	419	-2,000	380,814
78	380,814	1,904	419	-2,000	380,299
79	380,299	1,901	418	-2,000	379,782
80	379,782	1,899	418	-2,000	379,264
81	379,264	1,896	417	-2,000	378,743
82	378,743	1,894	417	-2,000	378,220
83	378,220	1,891	416	-2,000	377,695
84	377,695	1,888	415	-2,000	377,168
85	377,168	1,886	415	-2,000	376,639
86	376,639	1,883	414	-2,000	376,108
87	376,108	1,881	414	-2,000	375,575
88	375,575	1,878	413	-2,000	375,039
89	375,039	1,875	413	-2,000	374,502
90	374,502	1,873	412	-2,000	373,963
91	373,963	1,870	411	-2,000	373,421
92	373,421	1,867	411	-2,000	372,877
93	372,877	1,864	410	-2,000	372,332
94	372,332	1,862	410	-2,000	371,784
95	371,784	1,859	409	-2,000	371,234
96	371,234	1,856	408	-2,000	370,681

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97	370,681	1,853	408	-2,000	370,127
98	370,127	1,851	407	-2,000	369,571
99	369,571	1,848	407	-2,000	369,012
100	369,012	1,845	406	-2,000	368,451
101	368,451	1,842	405	-2,000	367,888
102	367,888	1,839	405	-2,000	367,323
103	367,323	1,837	404	-2,000	366,755
104	366,755	1,834	403	-2,000	366,186
105	366,186	1,831	403	-2,000	365,614
106	365,614	1,828	402	-2,000	365,040
107	365,040	1,825	402	-2,000	364,463
108	364,463	1,822	401	-2,000	363,885
109	363,885	1,819	400	-2,000	363,304
110	363,304	1,817	400	-2,000	362,721
111	362,721	1,814	399	-2,000	362,135
112	362,135	1,811	398	-2,000	361,548
113	361,548	1,808	398	-2,000	360,958
114	360,958	1,805	397	-2,000	360,365
115	360,365	1,802	396	-2,000	359,771
116	359,771	1,799	396	-2,000	359,174
117	359,174	1,796	395	-2,000	358,575
118	358,575	1,793	394	-2,000	357,973
119	357,973	1,790	394	-2,000	357,369
120	357,369	1,787	393	-2,000	356,763
121	356,763	1,784	392	-2,000	356,154
122	356,154	1,781	392	-2,000	355,543
123	355,543	1,778	391	-2,000	354,930
124	354,930	1,775	390	-2,000	354,314
125	354,314	1,772	390	-2,000	353,696
126	353,696	1,768	389	-2,000	353,076
127	353,076	1,765	388	-2,000	352,453
128	352,453	1,762	388	-2,000	351,827
129	351,827	1,759	387	-2,000	351,199
130	351,199	1,756	386	-2,000	350,569
131	350,569	1,753	386	-2,000	349,936
132	349,936	1,750	385	-2,000	349,301
133	349,301	1,747	384	-2,000	348,663
134	348,663	1,743	384	-2,000	348,023
135	348,023	1,740	383	-2,000	347,380
136	347,380	1,737	382	-2,000	346,735
137	346,735	1,734	381	-2,000	346,087
138	346,087	1,730	381	-2,000	345,437
139	345,437	1,727	380	-2,000	344,784
140	344,784	1,724	379	-2,000	344,129

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141	344,129	1,721	379	-2,000	343,471
142	343,471	1,717	378	-2,000	342,811
143	342,811	1,714	377	-2,000	342,147
144	342,147	1,711	376	-2,000	341,482
145	341,482	1,707	376	-2,000	340,814
146	340,814	1,704	375	-2,000	340,143
147	340,143	1,701	374	-2,000	339,469
148	339,469	1,697	373	-2,000	338,793
149	338,793	1,694	373	-2,000	338,115
150	338,115	1,691	372	-2,000	337,433
151	337,433	1,687	371	-2,000	336,749
152	336,749	1,684	370	-2,000	336,063
153	336,063	1,680	370	-2,000	335,373
154	335,373	1,677	369	-2,000	334,681
155	334,681	1,673	368	-2,000	333,986
156	333,986	1,670	367	-2,000	333,289
157	333,289	1,666	367	-2,000	332,589
158	332,589	1,663	366	-2,000	331,886
159	331,886	1,659	365	-2,000	331,180
160	331,180	1,656	364	-2,000	330,472
161	330,472	1,652	364	-2,000	329,761
162	329,761	1,649	363	-2,000	329,047
163	329,047	1,645	362	-2,000	328,330
164	328,330	1,642	361	-2,000	327,611
165	327,611	1,638	360	-2,000	326,888
166	326,888	1,634	360	-2,000	326,163
167	326,163	1,631	359	-2,000	325,435
168	325,435	1,627	358	-2,000	324,704
169	324,704	1,624	357	-2,000	323,971
170	323,971	1,620	356	-2,000	323,234
171	323,234	1,616	356	-2,000	322,495
172	322,495	1,612	355	-2,000	321,752
173	321,752	1,609	354	-2,000	321,007
174	321,007	1,605	353	-2,000	320,259
175	320,259	1,601	352	-2,000	319,508
176	319,508	1,598	351	-2,000	318,754
177	318,754	1,594	351	-2,000	317,997
178	317,997	1,590	350	-2,000	317,238
179	317,238	1,586	349	-2,000	316,475
180	316,475	1,582	348	-2,000	315,709
181	315,709	1,579	347	-2,000	314,940
182	314,940	1,575	346	-2,000	314,169
183	314,169	1,571	346	-2,000	313,394
184	313,394	1,567	345	-2,000	312,616

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185	312,616	1,563	344	-2,000	311,835
186	311,835	1,559	343	-2,000	311,052
187	311,052	1,555	342	-2,000	310,265
188	310,265	1,551	341	-2,000	309,475
189	309,475	1,547	340	-2,000	308,682
190	308,682	1,543	340	-2,000	307,885
191	307,885	1,539	339	-2,000	307,086
192	307,086	1,535	338	-2,000	306,284
193	306,284	1,531	337	-2,000	305,478
194	305,478	1,527	336	-2,000	304,670
195	304,670	1,523	335	-2,000	303,858
196	303,858	1,519	334	-2,000	303,043
197	303,043	1,515	333	-2,000	302,225
198	302,225	1,511	332	-2,000	301,404
199	301,404	1,507	332	-2,000	300,579
200	300,579	1,503	331	-2,000	299,751
201	299,751	1,499	330	-2,000	298,920
202	298,920	1,495	329	-2,000	298,086
203	298,086	1,490	328	-2,000	297,249
204	297,249	1,486	327	-2,000	296,408
205	296,408	1,482	326	-2,000	295,564
206	295,564	1,478	325	-2,000	294,717
207	294,717	1,474	324	-2,000	293,866
208	293,866	1,469	323	-2,000	293,012
209	293,012	1,465	322	-2,000	292,155
210	292,155	1,461	321	-2,000	291,294
211	291,294	1,456	320	-2,000	290,430
212	290,430	1,452	319	-2,000	289,563
213	289,563	1,448	319	-2,000	288,692
214	288,692	1,443	318	-2,000	287,818
215	287,818	1,439	317	-2,000	286,941
216	286,941	1,435	316	-2,000	286,060
217	286,060	1,430	315	-2,000	285,175
218	285,175	1,426	314	-2,000	284,287
219	284,287	1,421	313	-2,000	283,396
220	283,396	1,417	312	-2,000	282,501
221	282,501	1,413	311	-2,000	281,603
222	281,603	1,408	310	-2,000	280,701
223	280,701	1,404	309	-2,000	279,796
224	279,796	1,399	308	-2,000	278,887
225	278,887	1,394	307	-2,000	277,975
226	277,975	1,390	306	-2,000	277,059
227	277,059	1,385	305	-2,000	276,140
228	276,140	1,381	304	-2,000	275,217

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229	275,217	1,376	303	-2,000	274,290
230	274,290	1,371	302	-2,000	273,360
231	273,360	1,367	301	-2,000	272,426
232	272,426	1,362	300	-2,000	271,488
233	271,488	1,357	299	-2,000	270,547
234	270,547	1,353	298	-2,000	269,602
235	269,602	1,348	297	-2,000	268,654
236	268,654	1,343	296	-2,000	267,701
237	267,701	1,339	294	-2,000	266,745
238	266,745	1,334	293	-2,000	265,786
239	265,786	1,329	292	-2,000	264,822
240	264,822	1,324	291	-2,000	263,855
241	263,855	1,319	290	-2,000	262,884
242	262,884	1,314	289	-2,000	261,909
243	261,909	1,310	288	-2,000	260,931
244	260,931	1,305	287	-2,000	259,948
245	259,948	1,300	286	-2,000	258,962
246	258,962	1,295	285	-2,000	257,972
247	257,972	1,290	284	-2,000	256,978
248	256,978	1,285	283	-2,000	255,981
249	255,981	1,280	282	-2,000	254,979
250	254,979	1,275	280	-2,000	253,973
251	253,973	1,270	279	-2,000	252,964
252	252,964	1,265	278	-2,000	251,950
253	251,950	1,260	277	-2,000	250,933
254	250,933	1,255	276	-2,000	249,912
255	249,912	1,250	275	-2,000	248,886
256	248,886	1,244	274	-2,000	247,857
257	247,857	1,239	273	-2,000	246,824
258	246,824	1,234	272	-2,000	245,786
259	245,786	1,229	270	-2,000	244,745
260	244,745	1,224	269	-2,000	243,699
261	243,699	1,218	268	-2,000	242,650
262	242,650	1,213	267	-2,000	241,596
263	241,596	1,208	266	-2,000	240,538
264	240,538	1,203	265	-2,000	239,476
265	239,476	1,197	263	-2,000	238,410
266	238,410	1,192	262	-2,000	237,340
267	237,340	1,187	261	-2,000	236,266
268	236,266	1,181	260	-2,000	235,187
269	235,187	1,176	259	-2,000	234,104
270	234,104	1,171	258	-2,000	233,017
271	233,017	1,165	256	-2,000	231,926
272	231,926	1,160	255	-2,000	230,831

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273	230,831	1,154	254	-2,000	229,731
274	229,731	1,149	253	-2,000	228,627
275	228,627	1,143	251	-2,000	227,518
276	227,518	1,138	250	-2,000	226,406
277	226,406	1,132	249	-2,000	225,289
278	225,289	1,126	248	-2,000	224,167
279	224,167	1,121	247	-2,000	223,042
280	223,042	1,115	245	-2,000	221,912
281	221,912	1,110	244	-2,000	220,777
282	220,777	1,104	243	-2,000	219,638
283	219,638	1,098	242	-2,000	218,495
284	218,495	1,092	240	-2,000	217,347
285	217,347	1,087	239	-2,000	216,194
286	216,194	1,081	238	-2,000	215,038
287	215,038	1,075	237	-2,000	213,876
288	213,876	1,069	235	-2,000	212,710
289	212,710	1,064	234	-2,000	211,540
290	211,540	1,058	233	-2,000	210,365
291	210,365	1,052	231	-2,000	209,185
292	209,185	1,046	230	-2,000	208,001
293	208,001	1,040	229	-2,000	206,812
294	206,812	1,034	227	-2,000	205,619
295	205,619	1,028	226	-2,000	204,421
296	204,421	1,022	225	-2,000	203,218
297	203,218	1,016	224	-2,000	202,011
298	202,011	1,010	222	-2,000	200,798
299	200,798	1,004	221	-2,000	199,582
300	199,582	998	220	-2,000	198,360
301	198,360	992	218	-2,000	197,134
302	197,134	986	217	-2,000	195,902
303	195,902	980	215	-2,000	194,666
304	194,666	973	214	-2,000	193,426
305	193,426	967	213	-2,000	192,180
306	192,180	961	211	-2,000	190,929
307	190,929	955	210	-2,000	189,674
308	189,674	948	209	-2,000	188,414
309	188,414	942	207	-2,000	187,149
310	187,149	936	206	-2,000	185,878
311	185,878	929	204	-2,000	184,603
312	184,603	923	203	-2,000	183,323
313	183,323	917	202	-2,000	182,038
314	182,038	910	200	-2,000	180,748
315	180,748	904	199	-2,000	179,453
316	179,453	897	197	-2,000	178,153

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317	178,153	891	196	-2,000	176,848
318	176,848	884	195	-2,000	175,538
319	175,538	878	193	-2,000	174,222
320	174,222	871	192	-2,000	172,902
321	172,902	865	190	-2,000	171,576
322	171,576	858	189	-2,000	170,245
323	170,245	851	187	-2,000	168,909
324	168,909	845	186	-2,000	167,568
325	167,568	838	184	-2,000	166,221
326	166,221	831	183	-2,000	164,870
327	164,870	824	181	-2,000	163,513
328	163,513	818	180	-2,000	162,150
329	162,150	811	178	-2,000	160,783
330	160,783	804	177	-2,000	159,410
331	159,410	797	175	-2,000	158,031
332	158,031	790	174	-2,000	156,648
333	156,648	783	172	-2,000	155,259
334	155,259	776	171	-2,000	153,864
335	153,864	769	169	-2,000	152,464
336	152,464	762	168	-2,000	151,059
337	151,059	755	166	-2,000	149,648
338	149,648	748	165	-2,000	148,232
339	148,232	741	163	-2,000	146,810
340	146,810	734	161	-2,000	145,382
341	145,382	727	160	-2,000	143,949
342	143,949	720	158	-2,000	142,511
343	142,511	713	157	-2,000	141,066
344	141,066	705	155	-2,000	139,617
345	139,617	698	154	-2,000	138,161
346	138,161	691	152	-2,000	136,700
347	136,700	683	150	-2,000	135,233
348	135,233	676	149	-2,000	133,760
349	133,760	669	147	-2,000	132,282
350	132,282	661	146	-2,000	130,798
351	130,798	654	144	-2,000	129,308
352	129,308	647	142	-2,000	127,812
353	127,812	639	141	-2,000	126,311
354	126,311	632	139	-2,000	124,804
355	124,804	624	137	-2,000	123,290
356	123,290	616	136	-2,000	121,771
357	121,771	609	134	-2,000	120,246
358	120,246	601	132	-2,000	118,715
359	118,715	594	131	-2,000	117,178
360	\$117,178	\$586	\$129	\$-2,000	\$115,635

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