HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

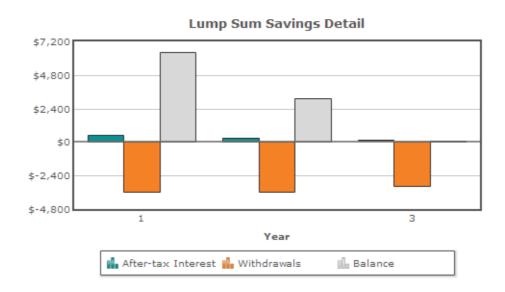
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

| Current savings balance | \$9,509 | |
|--------------------------------------|---------|--|
| Proposed monthly withdrawal amounts | \$300 | |
| Annual withdrawal increases (if any) | 0.00% | |
| Annual before-tax return on savings | 6.00% | |
| Federal marginal tax bracket | 0.00% | |
| Desired table display | Monthly | |

ANALYSIS

Your money will last approximately 3 years with systematic withdrawals totalling \$10,379.



| Month | Beginning Balance | Annual Interest @ 6.00% | Taxes @ 0.00% | Withdrawals | Ending Balance |
|-------|----------------------|----------------------------|---------------|-------------|----------------|
| 1 | \$9,509 | \$48 | \$0 | \$-300 | \$9,257 |
| 2 | 9,257 | 46 | 0 | -300 | 9,003 |
| 3 | 9,003 | 45 | 0 | -300 | 8,748 |
| 4 | 8,748 | 44 | 0 | -300 | 8,492 |
| 5 | 8,492 | 42 | 0 | -300 | 8,234 |
| 6 | 8,234 | 41 | 0 | -300 | 7,975 |
| 7 | 7,975 | 40 | 0 | -300 | 7,715 |
| 8 | 7,715 | 39 | 0 | -300 | 7,454 |

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 | 7,454 | 37 | 0 | -300 | 7,191 |
|----|-------|-----|-----|--------|-------|
| 10 | 7,191 | 36 | 0 | -300 | 6,927 |
| 11 | 6,927 | 35 | 0 | -300 | 6,662 |
| 12 | 6,662 | 33 | 0 | -300 | 6,395 |
| 13 | 6,395 | 32 | 0 | -300 | 6,127 |
| 14 | 6,127 | 31 | 0 | -300 | 5,857 |
| 15 | 5,857 | 29 | 0 | -300 | 5,587 |
| 16 | 5,587 | 28 | 0 | -300 | 5,315 |
| 17 | 5,315 | 27 | 0 | -300 | 5,041 |
| 18 | 5,041 | 25 | 0 | -300 | 4,766 |
| 19 | 4,766 | 24 | 0 | -300 | 4,490 |
| 20 | 4,490 | 22 | 0 | -300 | 4,213 |
| 21 | 4,213 | 21 | 0 | -300 | 3,934 |
| 22 | 3,934 | 20 | 0 | -300 | 3,653 |
| 23 | 3,653 | 18 | 0 | -300 | 3,372 |
| 24 | 3,372 | 17 | 0 | -300 | 3,089 |
| 25 | 3,089 | 15 | 0 | -300 | 2,804 |
| 26 | 2,804 | 14 | 0 | -300 | 2,518 |
| 27 | 2,518 | 13 | 0 | -300 | 2,231 |
| 28 | 2,231 | 11 | 0 | -300 | 1,942 |
| 29 | 1,942 | 10 | 0 | -300 | 1,651 |
| 30 | 1,651 | 8 | 0 | -300 | 1,360 |
| 31 | 1,360 | 7 | 0 | -300 | 1,067 |
| 32 | 1,067 | 5 | 0 | -300 | 772 |
| 33 | 772 | 4 | 0 | -300 | 476 |
| 34 | 476 | 2 | 0 | -300 | 178 |
| 35 | \$178 | \$1 | \$0 | \$-179 | \$0 |
| | | | | | |

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