

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

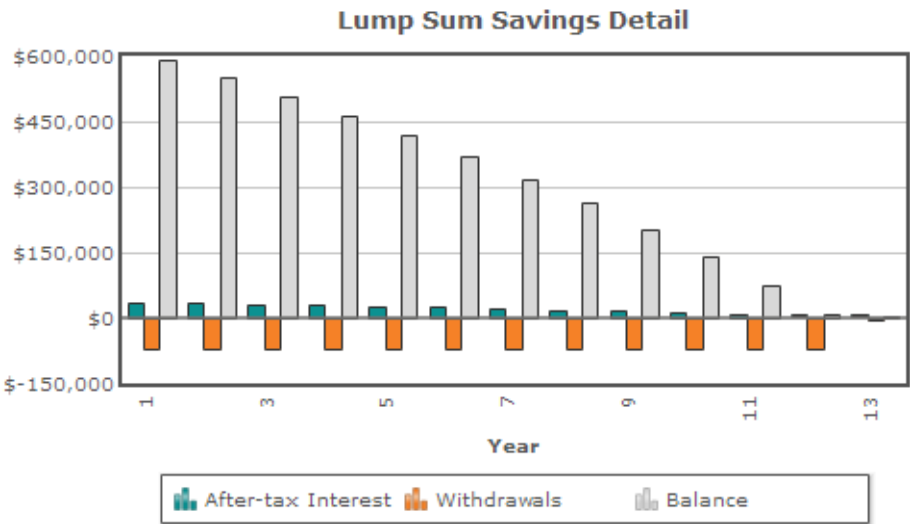
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$624,000
Proposed monthly withdrawal amounts	\$6,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.80%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 12 years with systematic withdrawals totalling \$869,192.



Month	Beginning Balance	Annual Interest @ 5.80%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$624,000	\$3,016	\$0	-\$6,000	\$621,016
2	621,016	3,002	0	-6,000	618,018
3	618,018	2,987	0	-6,000	615,005
4	615,005	2,973	0	-6,000	611,977
5	611,977	2,958	0	-6,000	608,935
6	608,935	2,943	0	-6,000	605,878
7	605,878	2,928	0	-6,000	602,807
8	602,807	2,914	0	-6,000	599,720

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9	599,720	2,899	0	-6,000	596,619
10	596,619	2,884	0	-6,000	593,503
11	593,503	2,869	0	-6,000	590,371
12	590,371	2,853	0	-6,000	587,225
13	587,225	2,838	0	-6,000	584,063
14	584,063	2,823	0	-6,000	580,886
15	580,886	2,808	0	-6,000	577,693
16	577,693	2,792	0	-6,000	574,486
17	574,486	2,777	0	-6,000	571,262
18	571,262	2,761	0	-6,000	568,023
19	568,023	2,745	0	-6,000	564,769
20	564,769	2,730	0	-6,000	561,499
21	561,499	2,714	0	-6,000	558,212
22	558,212	2,698	0	-6,000	554,911
23	554,911	2,682	0	-6,000	551,593
24	551,593	2,666	0	-6,000	548,259
25	548,259	2,650	0	-6,000	544,909
26	544,909	2,634	0	-6,000	541,542
27	541,542	2,617	0	-6,000	538,160
28	538,160	2,601	0	-6,000	534,761
29	534,761	2,585	0	-6,000	531,345
30	531,345	2,568	0	-6,000	527,914
31	527,914	2,552	0	-6,000	524,465
32	524,465	2,535	0	-6,000	521,000
33	521,000	2,518	0	-6,000	517,518
34	517,518	2,501	0	-6,000	514,020
35	514,020	2,484	0	-6,000	510,504
36	510,504	2,467	0	-6,000	506,972
37	506,972	2,450	0	-6,000	503,422
38	503,422	2,433	0	-6,000	499,855
39	499,855	2,416	0	-6,000	496,271
40	496,271	2,399	0	-6,000	492,670
41	492,670	2,381	0	-6,000	489,051
42	489,051	2,364	0	-6,000	485,415
43	485,415	2,346	0	-6,000	481,761
44	481,761	2,329	0	-6,000	478,089
45	478,089	2,311	0	-6,000	474,400
46	474,400	2,293	0	-6,000	470,693
47	470,693	2,275	0	-6,000	466,968
48	466,968	2,257	0	-6,000	463,225
49	463,225	2,239	0	-6,000	459,464
50	459,464	2,221	0	-6,000	455,685
51	455,685	2,202	0	-6,000	451,887
52	451,887	2,184	0	-6,000	448,071

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53	448,071	2,166	0	-6,000	444,237
54	444,237	2,147	0	-6,000	440,384
55	440,384	2,129	0	-6,000	436,513
56	436,513	2,110	0	-6,000	432,623
57	432,623	2,091	0	-6,000	428,714
58	428,714	2,072	0	-6,000	424,786
59	424,786	2,053	0	-6,000	420,839
60	420,839	2,034	0	-6,000	416,873
61	416,873	2,015	0	-6,000	412,888
62	412,888	1,996	0	-6,000	408,883
63	408,883	1,976	0	-6,000	404,860
64	404,860	1,957	0	-6,000	400,816
65	400,816	1,937	0	-6,000	396,754
66	396,754	1,918	0	-6,000	392,671
67	392,671	1,898	0	-6,000	388,569
68	388,569	1,878	0	-6,000	384,447
69	384,447	1,858	0	-6,000	380,305
70	380,305	1,838	0	-6,000	376,144
71	376,144	1,818	0	-6,000	371,962
72	371,962	1,798	0	-6,000	367,759
73	367,759	1,778	0	-6,000	363,537
74	363,537	1,757	0	-6,000	359,294
75	359,294	1,737	0	-6,000	355,031
76	355,031	1,716	0	-6,000	350,747
77	350,747	1,695	0	-6,000	346,442
78	346,442	1,674	0	-6,000	342,116
79	342,116	1,654	0	-6,000	337,770
80	337,770	1,633	0	-6,000	333,403
81	333,403	1,611	0	-6,000	329,014
82	329,014	1,590	0	-6,000	324,604
83	324,604	1,569	0	-6,000	320,173
84	320,173	1,548	0	-6,000	315,721
85	315,721	1,526	0	-6,000	311,247
86	311,247	1,504	0	-6,000	306,751
87	306,751	1,483	0	-6,000	302,234
88	302,234	1,461	0	-6,000	297,694
89	297,694	1,439	0	-6,000	293,133
90	293,133	1,417	0	-6,000	288,550
91	288,550	1,395	0	-6,000	283,945
92	283,945	1,372	0	-6,000	279,317
93	279,317	1,350	0	-6,000	274,667
94	274,667	1,328	0	-6,000	269,995
95	269,995	1,305	0	-6,000	265,300
96	265,300	1,282	0	-6,000	260,582

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97	260,582	1,259	0	-6,000	255,841
98	255,841	1,237	0	-6,000	251,078
99	251,078	1,214	0	-6,000	246,292
100	246,292	1,190	0	-6,000	241,482
101	241,482	1,167	0	-6,000	236,649
102	236,649	1,144	0	-6,000	231,793
103	231,793	1,120	0	-6,000	226,913
104	226,913	1,097	0	-6,000	222,010
105	222,010	1,073	0	-6,000	217,083
106	217,083	1,049	0	-6,000	212,132
107	212,132	1,025	0	-6,000	207,158
108	207,158	1,001	0	-6,000	202,159
109	202,159	977	0	-6,000	197,136
110	197,136	953	0	-6,000	192,089
111	192,089	928	0	-6,000	187,017
112	187,017	904	0	-6,000	181,921
113	181,921	879	0	-6,000	176,800
114	176,800	855	0	-6,000	171,655
115	171,655	830	0	-6,000	166,485
116	166,485	805	0	-6,000	161,289
117	161,289	780	0	-6,000	156,069
118	156,069	754	0	-6,000	150,823
119	150,823	729	0	-6,000	145,552
120	145,552	704	0	-6,000	140,256
121	140,256	678	0	-6,000	134,934
122	134,934	652	0	-6,000	129,586
123	129,586	626	0	-6,000	124,212
124	124,212	600	0	-6,000	118,812
125	118,812	574	0	-6,000	113,387
126	113,387	548	0	-6,000	107,935
127	107,935	522	0	-6,000	102,456
128	102,456	495	0	-6,000	96,952
129	96,952	469	0	-6,000	91,420
130	91,420	442	0	-6,000	85,862
131	85,862	415	0	-6,000	80,277
132	80,277	388	0	-6,000	74,665
133	74,665	361	0	-6,000	69,026
134	69,026	334	0	-6,000	63,360
135	63,360	306	0	-6,000	57,666
136	57,666	279	0	-6,000	51,945
137	51,945	251	0	-6,000	46,196
138	46,196	223	0	-6,000	40,419
139	40,419	195	0	-6,000	34,614
140	34,614	167	0	-6,000	28,782

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141	28,782	139	0	-6,000	22,921
142	22,921	111	0	-6,000	17,031
143	17,031	82	0	-6,000	11,114
144	11,114	54	0	-6,000	5,167
145	\$5,167	\$25	\$0	\$-5,192	\$0

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