

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 18, 2025



INTRODUCTION

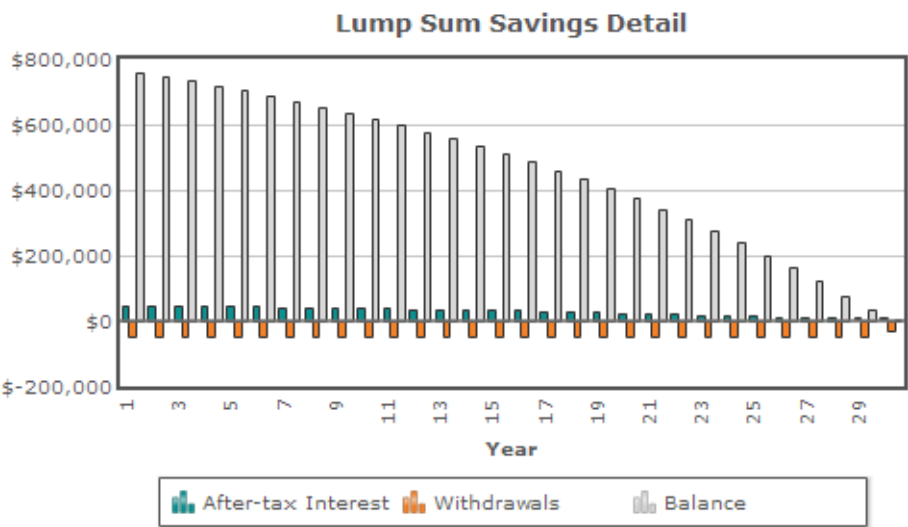
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$768,603
Proposed monthly withdrawal amounts	\$4,000
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 last approximately 30 years with systematic withdrawals totalling \$1,422,100.



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$768,603	\$3,843	\$845	\$-4,000	\$767,601
2	767,601	3,838	844	-4,000	766,594
3	766,594	3,833	843	-4,000	765,584
4	765,584	3,828	842	-4,000	764,570
5	764,570	3,823	841	-4,000	763,552
6	763,552	3,818	840	-4,000	762,529
7	762,529	3,813	839	-4,000	761,503
8	761,503	3,808	838	-4,000	760,473

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9	760,473	3,802	837	-4,000	759,439
10	759,439	3,797	835	-4,000	758,401
11	758,401	3,792	834	-4,000	757,359
12	757,359	3,787	833	-4,000	756,312
13	756,312	3,782	832	-4,000	755,262
14	755,262	3,776	831	-4,000	754,207
15	754,207	3,771	830	-4,000	753,149
16	753,149	3,766	828	-4,000	752,086
17	752,086	3,760	827	-4,000	751,019
18	751,019	3,755	826	-4,000	749,948
19	749,948	3,750	825	-4,000	748,873
20	748,873	3,744	824	-4,000	747,794
21	747,794	3,739	823	-4,000	746,710
22	746,710	3,734	821	-4,000	745,622
23	745,622	3,728	820	-4,000	744,530
24	744,530	3,723	819	-4,000	743,434
25	743,434	3,717	818	-4,000	742,333
26	742,333	3,712	817	-4,000	741,228
27	741,228	3,706	815	-4,000	740,119
28	740,119	3,701	814	-4,000	739,005
29	739,005	3,695	813	-4,000	737,888
30	737,888	3,689	812	-4,000	736,765
31	736,765	3,684	810	-4,000	735,639
32	735,639	3,678	809	-4,000	734,508
33	734,508	3,673	808	-4,000	733,372
34	733,372	3,667	807	-4,000	732,232
35	732,232	3,661	805	-4,000	731,088
36	731,088	3,655	804	-4,000	729,939
37	729,939	3,650	803	-4,000	728,786
38	728,786	3,644	802	-4,000	727,628
39	727,628	3,638	800	-4,000	726,466
40	726,466	3,632	799	-4,000	725,299
41	725,299	3,626	798	-4,000	724,128
42	724,128	3,621	797	-4,000	722,952
43	722,952	3,615	795	-4,000	721,772
44	721,772	3,609	794	-4,000	720,587
45	720,587	3,603	793	-4,000	719,397
46	719,397	3,597	791	-4,000	718,203
47	718,203	3,591	790	-4,000	717,004
48	717,004	3,585	789	-4,000	715,800
49	715,800	3,579	787	-4,000	714,591
50	714,591	3,573	786	-4,000	713,378
51	713,378	3,567	785	-4,000	712,161
52	712,161	3,561	783	-4,000	710,938

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53	710,938	3,555	782	-4,000	709,711
54	709,711	3,549	781	-4,000	708,478
55	708,478	3,542	779	-4,000	707,242
56	707,242	3,536	778	-4,000	706,000
57	706,000	3,530	777	-4,000	704,753
58	704,753	3,524	775	-4,000	703,502
59	703,502	3,518	774	-4,000	702,245
60	702,245	3,511	772	-4,000	700,984
61	700,984	3,505	771	-4,000	699,718
62	699,718	3,499	770	-4,000	698,447
63	698,447	3,492	768	-4,000	697,171
64	697,171	3,486	767	-4,000	695,890
65	695,890	3,479	765	-4,000	694,604
66	694,604	3,473	764	-4,000	693,313
67	693,313	3,467	763	-4,000	692,017
68	692,017	3,460	761	-4,000	690,715
69	690,715	3,454	760	-4,000	689,409
70	689,409	3,447	758	-4,000	688,098
71	688,098	3,440	757	-4,000	686,782
72	686,782	3,434	755	-4,000	685,460
73	685,460	3,427	754	-4,000	684,133
74	684,133	3,421	753	-4,000	682,801
75	682,801	3,414	751	-4,000	681,464
76	681,464	3,407	750	-4,000	680,122
77	680,122	3,401	748	-4,000	678,775
78	678,775	3,394	747	-4,000	677,422
79	677,422	3,387	745	-4,000	676,064
80	676,064	3,380	744	-4,000	674,700
81	674,700	3,374	742	-4,000	673,332
82	673,332	3,367	741	-4,000	671,958
83	671,958	3,360	739	-4,000	670,578
84	670,578	3,353	738	-4,000	669,194
85	669,194	3,346	736	-4,000	667,803
86	667,803	3,339	735	-4,000	666,408
87	666,408	3,332	733	-4,000	665,007
88	665,007	3,325	732	-4,000	663,600
89	663,600	3,318	730	-4,000	662,188
90	662,188	3,311	728	-4,000	660,771
91	660,771	3,304	727	-4,000	659,348
92	659,348	3,297	725	-4,000	657,919
93	657,919	3,290	724	-4,000	656,485
94	656,485	3,282	722	-4,000	655,046
95	655,046	3,275	721	-4,000	653,600
96	653,600	3,268	719	-4,000	652,149

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97	652,149	3,261	717	-4,000	650,693
98	650,693	3,253	716	-4,000	649,230
99	649,230	3,246	714	-4,000	647,762
100	647,762	3,239	713	-4,000	646,289
101	646,289	3,231	711	-4,000	644,809
102	644,809	3,224	709	-4,000	643,324
103	643,324	3,217	708	-4,000	641,833
104	641,833	3,209	706	-4,000	640,336
105	640,336	3,202	704	-4,000	638,833
106	638,833	3,194	703	-4,000	637,325
107	637,325	3,187	701	-4,000	635,810
108	635,810	3,179	699	-4,000	634,290
109	634,290	3,171	698	-4,000	632,764
110	632,764	3,164	696	-4,000	631,232
111	631,232	3,156	694	-4,000	629,693
112	629,693	3,148	693	-4,000	628,149
113	628,149	3,141	691	-4,000	626,599
114	626,599	3,133	689	-4,000	625,043
115	625,043	3,125	688	-4,000	623,480
116	623,480	3,117	686	-4,000	621,912
117	621,912	3,110	684	-4,000	620,337
118	620,337	3,102	682	-4,000	618,757
119	618,757	3,094	681	-4,000	617,170
120	617,170	3,086	679	-4,000	615,577
121	615,577	3,078	677	-4,000	613,978
122	613,978	3,070	675	-4,000	612,372
123	612,372	3,062	674	-4,000	610,760
124	610,760	3,054	672	-4,000	609,142
125	609,142	3,046	670	-4,000	607,518
126	607,518	3,038	668	-4,000	605,887
127	605,887	3,029	666	-4,000	604,250
128	604,250	3,021	665	-4,000	602,607
129	602,607	3,013	663	-4,000	600,957
130	600,957	3,005	661	-4,000	599,301
131	599,301	2,997	659	-4,000	597,638
132	597,638	2,988	657	-4,000	595,969
133	595,969	2,980	656	-4,000	594,293
134	594,293	2,971	654	-4,000	592,611
135	592,611	2,963	652	-4,000	590,922
136	590,922	2,955	650	-4,000	589,227
137	589,227	2,946	648	-4,000	587,525
138	587,525	2,938	646	-4,000	585,816
139	585,816	2,929	644	-4,000	584,101
140	584,101	2,921	643	-4,000	582,379

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141	582,379	2,912	641	-4,000	580,650
142	580,650	2,903	639	-4,000	578,914
143	578,914	2,895	637	-4,000	577,172
144	577,172	2,886	635	-4,000	575,423
145	575,423	2,877	633	-4,000	573,667
146	573,667	2,868	631	-4,000	571,905
147	571,905	2,860	629	-4,000	570,135
148	570,135	2,851	627	-4,000	568,359
149	568,359	2,842	625	-4,000	566,575
150	566,575	2,833	623	-4,000	564,785
151	564,785	2,824	621	-4,000	562,987
152	562,987	2,815	619	-4,000	561,183
153	561,183	2,806	617	-4,000	559,372
154	559,372	2,797	615	-4,000	557,553
155	557,553	2,788	613	-4,000	555,728
156	555,728	2,779	611	-4,000	553,895
157	553,895	2,769	609	-4,000	552,055
158	552,055	2,760	607	-4,000	550,208
159	550,208	2,751	605	-4,000	548,354
160	548,354	2,742	603	-4,000	546,493
161	546,493	2,732	601	-4,000	544,624
162	544,624	2,723	599	-4,000	542,748
163	542,748	2,714	597	-4,000	540,865
164	540,865	2,704	595	-4,000	538,974
165	538,974	2,695	593	-4,000	537,076
166	537,076	2,685	591	-4,000	535,171
167	535,171	2,676	589	-4,000	533,258
168	533,258	2,666	587	-4,000	531,338
169	531,338	2,657	584	-4,000	529,410
170	529,410	2,647	582	-4,000	527,474
171	527,474	2,637	580	-4,000	525,532
172	525,532	2,628	578	-4,000	523,581
173	523,581	2,618	576	-4,000	521,623
174	521,623	2,608	574	-4,000	519,657
175	519,657	2,598	572	-4,000	517,684
176	517,684	2,588	569	-4,000	515,703
177	515,703	2,579	567	-4,000	513,714
178	513,714	2,569	565	-4,000	511,718
179	511,718	2,559	563	-4,000	509,714
180	509,714	2,549	561	-4,000	507,701
181	507,701	2,539	558	-4,000	505,681
182	505,681	2,528	556	-4,000	503,654
183	503,654	2,518	554	-4,000	501,618
184	501,618	2,508	552	-4,000	499,574

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185	499,574	2,498	550	-4,000	497,522
186	497,522	2,488	547	-4,000	495,463
187	495,463	2,477	545	-4,000	493,395
188	493,395	2,467	543	-4,000	491,319
189	491,319	2,457	540	-4,000	489,236
190	489,236	2,446	538	-4,000	487,144
191	487,144	2,436	536	-4,000	485,043
192	485,043	2,425	534	-4,000	482,935
193	482,935	2,415	531	-4,000	480,819
194	480,819	2,404	529	-4,000	478,694
195	478,694	2,393	527	-4,000	476,561
196	476,561	2,383	524	-4,000	474,419
197	474,419	2,372	522	-4,000	472,269
198	472,269	2,361	519	-4,000	470,111
199	470,111	2,351	517	-4,000	467,945
200	467,945	2,340	515	-4,000	465,770
201	465,770	2,329	512	-4,000	463,586
202	463,586	2,318	510	-4,000	461,394
203	461,394	2,307	508	-4,000	459,194
204	459,194	2,296	505	-4,000	456,984
205	456,984	2,285	503	-4,000	454,767
206	454,767	2,274	500	-4,000	452,540
207	452,540	2,263	498	-4,000	450,305
208	450,305	2,252	495	-4,000	448,061
209	448,061	2,240	493	-4,000	445,809
210	445,809	2,229	490	-4,000	443,548
211	443,548	2,218	488	-4,000	441,277
212	441,277	2,206	485	-4,000	438,998
213	438,998	2,195	483	-4,000	436,710
214	436,710	2,184	480	-4,000	434,414
215	434,414	2,172	478	-4,000	432,108
216	432,108	2,161	475	-4,000	429,793
217	429,793	2,149	473	-4,000	427,469
218	427,469	2,137	470	-4,000	425,136
219	425,136	2,126	468	-4,000	422,794
220	422,794	2,114	465	-4,000	420,443
221	420,443	2,102	462	-4,000	418,083
222	418,083	2,090	460	-4,000	415,714
223	415,714	2,079	457	-4,000	413,335
224	413,335	2,067	455	-4,000	410,947
225	410,947	2,055	452	-4,000	408,550
226	408,550	2,043	449	-4,000	406,143
227	406,143	2,031	447	-4,000	403,727
228	403,727	2,019	444	-4,000	401,301

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229	401,301	2,007	441	-4,000	398,866
230	398,866	1,994	439	-4,000	396,422
231	396,422	1,982	436	-4,000	393,968
232	393,968	1,970	433	-4,000	391,505
233	391,505	1,958	431	-4,000	389,031
234	389,031	1,945	428	-4,000	386,549
235	386,549	1,933	425	-4,000	384,056
236	384,056	1,920	422	-4,000	381,554
237	381,554	1,908	420	-4,000	379,042
238	379,042	1,895	417	-4,000	376,520
239	376,520	1,883	414	-4,000	373,989
240	373,989	1,870	411	-4,000	371,447
241	371,447	1,857	409	-4,000	368,896
242	368,896	1,844	406	-4,000	366,335
243	366,335	1,832	403	-4,000	363,763
244	363,763	1,819	400	-4,000	361,182
245	361,182	1,806	397	-4,000	358,591
246	358,591	1,793	394	-4,000	355,989
247	355,989	1,780	392	-4,000	353,377
248	353,377	1,767	389	-4,000	350,756
249	350,756	1,754	386	-4,000	348,124
250	348,124	1,741	383	-4,000	345,481
251	345,481	1,727	380	-4,000	342,829
252	342,829	1,714	377	-4,000	340,166
253	340,166	1,701	374	-4,000	337,492
254	337,492	1,687	371	-4,000	334,809
255	334,809	1,674	368	-4,000	332,114
256	332,114	1,661	365	-4,000	329,410
257	329,410	1,647	362	-4,000	326,694
258	326,694	1,633	359	-4,000	323,968
259	323,968	1,620	356	-4,000	321,232
260	321,232	1,606	353	-4,000	318,485
261	318,485	1,592	350	-4,000	315,727
262	315,727	1,579	347	-4,000	312,958
263	312,958	1,565	344	-4,000	310,179
264	310,179	1,551	341	-4,000	307,388
265	307,388	1,537	338	-4,000	304,587
266	304,587	1,523	335	-4,000	301,775
267	301,775	1,509	332	-4,000	298,952
268	298,952	1,495	329	-4,000	296,118
269	296,118	1,481	326	-4,000	293,273
270	293,273	1,466	323	-4,000	290,416
271	290,416	1,452	319	-4,000	287,549
272	287,549	1,438	316	-4,000	284,671

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273	284,671	1,423	313	-4,000	281,781
274	281,781	1,409	310	-4,000	278,880
275	278,880	1,394	307	-4,000	275,967
276	275,967	1,380	304	-4,000	273,044
277	273,044	1,365	300	-4,000	270,108
278	270,108	1,351	297	-4,000	267,162
279	267,162	1,336	294	-4,000	264,204
280	264,204	1,321	291	-4,000	261,234
281	261,234	1,306	287	-4,000	258,253
282	258,253	1,291	284	-4,000	255,260
283	255,260	1,276	281	-4,000	252,256
284	252,256	1,261	277	-4,000	249,240
285	249,240	1,246	274	-4,000	246,212
286	246,212	1,231	271	-4,000	243,172
287	243,172	1,216	267	-4,000	240,120
288	240,120	1,201	264	-4,000	237,057
289	237,057	1,185	261	-4,000	233,981
290	233,981	1,170	257	-4,000	230,894
291	230,894	1,154	254	-4,000	227,794
292	227,794	1,139	251	-4,000	224,683
293	224,683	1,123	247	-4,000	221,559
294	221,559	1,108	244	-4,000	218,423
295	218,423	1,092	240	-4,000	215,275
296	215,275	1,076	237	-4,000	212,114
297	212,114	1,061	233	-4,000	208,942
298	208,942	1,045	230	-4,000	205,756
299	205,756	1,029	226	-4,000	202,559
300	202,559	1,013	223	-4,000	199,349
301	199,349	997	219	-4,000	196,126
302	196,126	981	216	-4,000	192,891
303	192,891	964	212	-4,000	189,643
304	189,643	948	209	-4,000	186,383
305	186,383	932	205	-4,000	183,110
306	183,110	916	201	-4,000	179,824
307	179,824	899	198	-4,000	176,525
308	176,525	883	194	-4,000	173,214
309	173,214	866	191	-4,000	169,889
310	169,889	849	187	-4,000	166,552
311	166,552	833	183	-4,000	163,202
312	163,202	816	180	-4,000	159,838
313	159,838	799	176	-4,000	156,461
314	156,461	782	172	-4,000	153,072
315	153,072	765	168	-4,000	149,669
316	149,669	748	165	-4,000	146,252

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317	146,252	731	161	-4,000	142,823
318	142,823	714	157	-4,000	139,380
319	139,380	697	153	-4,000	135,923
320	135,923	680	150	-4,000	132,453
321	132,453	662	146	-4,000	128,970
322	128,970	645	142	-4,000	125,473
323	125,473	627	138	-4,000	121,962
324	121,962	610	134	-4,000	118,438
325	118,438	592	130	-4,000	114,900
326	114,900	574	126	-4,000	111,348
327	111,348	557	122	-4,000	107,782
328	107,782	539	119	-4,000	104,203
329	104,203	521	115	-4,000	100,609
330	100,609	503	111	-4,000	97,001
331	97,001	485	107	-4,000	93,380
332	93,380	467	103	-4,000	89,744
333	89,744	449	99	-4,000	86,094
334	86,094	430	95	-4,000	82,430
335	82,430	412	91	-4,000	78,751
336	78,751	394	87	-4,000	75,058
337	75,058	375	83	-4,000	71,351
338	71,351	357	78	-4,000	67,629
339	67,629	338	74	-4,000	63,893
340	63,893	319	70	-4,000	60,142
341	60,142	301	66	-4,000	56,377
342	56,377	282	62	-4,000	52,596
343	52,596	263	58	-4,000	48,802
344	48,802	244	54	-4,000	44,992
345	44,992	225	49	-4,000	41,167
346	41,167	206	45	-4,000	37,328
347	37,328	187	41	-4,000	33,474
348	33,474	167	37	-4,000	29,604
349	29,604	148	33	-4,000	25,720
350	25,720	129	28	-4,000	21,820
351	21,820	109	24	-4,000	17,905
352	17,905	90	20	-4,000	13,975
353	13,975	70	15	-4,000	10,029
354	10,029	50	11	-4,000	6,068
355	6,068	30	7	-4,000	2,092
356	\$2,092	\$10	\$2	\$-2,100	\$0

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