

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: April 2, 2026

INTRODUCTION

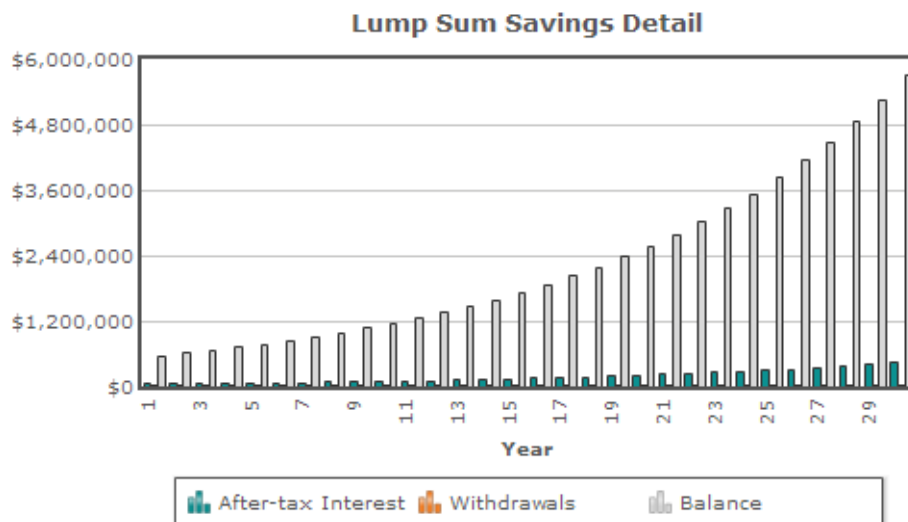
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$520,000
Proposed monthly withdrawal amounts	\$0
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$520,000	\$3,467	\$0	\$-0	\$523,467
2	523,467	3,490	0	0	526,956
3	526,956	3,513	0	0	530,469
4	530,469	3,536	0	0	534,006
5	534,006	3,560	0	0	537,566
6	537,566	3,584	0	0	541,150
7	541,150	3,608	0	0	544,757
8	544,757	3,632	0	0	548,389

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9	548,389	3,656	0	0	552,045
10	552,045	3,680	0	0	555,725
11	555,725	3,705	0	0	559,430
12	559,430	3,730	0	0	563,160
13	563,160	3,754	0	0	566,914
14	566,914	3,779	0	0	570,694
15	570,694	3,805	0	0	574,498
16	574,498	3,830	0	0	578,328
17	578,328	3,856	0	0	582,184
18	582,184	3,881	0	0	586,065
19	586,065	3,907	0	0	589,972
20	589,972	3,933	0	0	593,905
21	593,905	3,959	0	0	597,865
22	597,865	3,986	0	0	601,850
23	601,850	4,012	0	0	605,863
24	605,863	4,039	0	0	609,902
25	609,902	4,066	0	0	613,968
26	613,968	4,093	0	0	618,061
27	618,061	4,120	0	0	622,181
28	622,181	4,148	0	0	626,329
29	626,329	4,176	0	0	630,505
30	630,505	4,203	0	0	634,708
31	634,708	4,231	0	0	638,939
32	638,939	4,260	0	0	643,199
33	643,199	4,288	0	0	647,487
34	647,487	4,317	0	0	651,804
35	651,804	4,345	0	0	656,149
36	656,149	4,374	0	0	660,523
37	660,523	4,403	0	0	664,927
38	664,927	4,433	0	0	669,360
39	669,360	4,462	0	0	673,822
40	673,822	4,492	0	0	678,314
41	678,314	4,522	0	0	682,836
42	682,836	4,552	0	0	687,388
43	687,388	4,583	0	0	691,971
44	691,971	4,613	0	0	696,584
45	696,584	4,644	0	0	701,228
46	701,228	4,675	0	0	705,903
47	705,903	4,706	0	0	710,609
48	710,609	4,737	0	0	715,346
49	715,346	4,769	0	0	720,115
50	720,115	4,801	0	0	724,916
51	724,916	4,833	0	0	729,749
52	729,749	4,865	0	0	734,614

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53	734,614	4,897	0	0	739,511
54	739,511	4,930	0	0	744,441
55	744,441	4,963	0	0	749,404
56	749,404	4,996	0	0	754,400
57	754,400	5,029	0	0	759,430
58	759,430	5,063	0	0	764,493
59	764,493	5,097	0	0	769,589
60	769,589	5,131	0	0	774,720
61	774,720	5,165	0	0	779,885
62	779,885	5,199	0	0	785,084
63	785,084	5,234	0	0	790,318
64	790,318	5,269	0	0	795,586
65	795,586	5,304	0	0	800,890
66	800,890	5,339	0	0	806,230
67	806,230	5,375	0	0	811,605
68	811,605	5,411	0	0	817,015
69	817,015	5,447	0	0	822,462
70	822,462	5,483	0	0	827,945
71	827,945	5,520	0	0	833,465
72	833,465	5,556	0	0	839,021
73	839,021	5,593	0	0	844,615
74	844,615	5,631	0	0	850,245
75	850,245	5,668	0	0	855,914
76	855,914	5,706	0	0	861,620
77	861,620	5,744	0	0	867,364
78	867,364	5,782	0	0	873,146
79	873,146	5,821	0	0	878,967
80	878,967	5,860	0	0	884,827
81	884,827	5,899	0	0	890,726
82	890,726	5,938	0	0	896,664
83	896,664	5,978	0	0	902,642
84	902,642	6,018	0	0	908,659
85	908,659	6,058	0	0	914,717
86	914,717	6,098	0	0	920,815
87	920,815	6,139	0	0	926,954
88	926,954	6,180	0	0	933,134
89	933,134	6,221	0	0	939,355
90	939,355	6,262	0	0	945,617
91	945,617	6,304	0	0	951,921
92	951,921	6,346	0	0	958,267
93	958,267	6,388	0	0	964,656
94	964,656	6,431	0	0	971,087
95	971,087	6,474	0	0	977,561
96	977,561	6,517	0	0	984,078

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97	984,078	6,561	0	0	990,638
98	990,638	6,604	0	0	997,243
99	997,243	6,648	0	0	1,003,891
100	1,003,891	6,693	0	0	1,010,583
101	1,010,583	6,737	0	0	1,017,321
102	1,017,321	6,782	0	0	1,024,103
103	1,024,103	6,827	0	0	1,030,930
104	1,030,930	6,873	0	0	1,037,803
105	1,037,803	6,919	0	0	1,044,722
106	1,044,722	6,965	0	0	1,051,686
107	1,051,686	7,011	0	0	1,058,698
108	1,058,698	7,058	0	0	1,065,756
109	1,065,756	7,105	0	0	1,072,861
110	1,072,861	7,152	0	0	1,080,013
111	1,080,013	7,200	0	0	1,087,213
112	1,087,213	7,248	0	0	1,094,461
113	1,094,461	7,296	0	0	1,101,758
114	1,101,758	7,345	0	0	1,109,103
115	1,109,103	7,394	0	0	1,116,497
116	1,116,497	7,443	0	0	1,123,940
117	1,123,940	7,493	0	0	1,131,433
118	1,131,433	7,543	0	0	1,138,976
119	1,138,976	7,593	0	0	1,146,569
120	1,146,569	7,644	0	0	1,154,213
121	1,154,213	7,695	0	0	1,161,908
122	1,161,908	7,746	0	0	1,169,654
123	1,169,654	7,798	0	0	1,177,451
124	1,177,451	7,850	0	0	1,185,301
125	1,185,301	7,902	0	0	1,193,203
126	1,193,203	7,955	0	0	1,201,158
127	1,201,158	8,008	0	0	1,209,166
128	1,209,166	8,061	0	0	1,217,227
129	1,217,227	8,115	0	0	1,225,341
130	1,225,341	8,169	0	0	1,233,510
131	1,233,510	8,223	0	0	1,241,734
132	1,241,734	8,278	0	0	1,250,012
133	1,250,012	8,333	0	0	1,258,345
134	1,258,345	8,389	0	0	1,266,734
135	1,266,734	8,445	0	0	1,275,179
136	1,275,179	8,501	0	0	1,283,680
137	1,283,680	8,558	0	0	1,292,238
138	1,292,238	8,615	0	0	1,300,853
139	1,300,853	8,672	0	0	1,309,526
140	1,309,526	8,730	0	0	1,318,256

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141	1,318,256	8,788	0	0	1,327,044
142	1,327,044	8,847	0	0	1,335,891
143	1,335,891	8,906	0	0	1,344,797
144	1,344,797	8,965	0	0	1,353,762
145	1,353,762	9,025	0	0	1,362,787
146	1,362,787	9,085	0	0	1,371,873
147	1,371,873	9,146	0	0	1,381,019
148	1,381,019	9,207	0	0	1,390,225
149	1,390,225	9,268	0	0	1,399,494
150	1,399,494	9,330	0	0	1,408,823
151	1,408,823	9,392	0	0	1,418,216
152	1,418,216	9,455	0	0	1,427,670
153	1,427,670	9,518	0	0	1,437,188
154	1,437,188	9,581	0	0	1,446,769
155	1,446,769	9,645	0	0	1,456,415
156	1,456,415	9,709	0	0	1,466,124
157	1,466,124	9,774	0	0	1,475,898
158	1,475,898	9,839	0	0	1,485,738
159	1,485,738	9,905	0	0	1,495,642
160	1,495,642	9,971	0	0	1,505,613
161	1,505,613	10,037	0	0	1,515,651
162	1,515,651	10,104	0	0	1,525,755
163	1,525,755	10,172	0	0	1,535,927
164	1,535,927	10,240	0	0	1,546,166
165	1,546,166	10,308	0	0	1,556,474
166	1,556,474	10,376	0	0	1,566,851
167	1,566,851	10,446	0	0	1,577,296
168	1,577,296	10,515	0	0	1,587,812
169	1,587,812	10,585	0	0	1,598,397
170	1,598,397	10,656	0	0	1,609,053
171	1,609,053	10,727	0	0	1,619,780
172	1,619,780	10,799	0	0	1,630,579
173	1,630,579	10,871	0	0	1,641,449
174	1,641,449	10,943	0	0	1,652,392
175	1,652,392	11,016	0	0	1,663,408
176	1,663,408	11,089	0	0	1,674,497
177	1,674,497	11,163	0	0	1,685,661
178	1,685,661	11,238	0	0	1,696,898
179	1,696,898	11,313	0	0	1,708,211
180	1,708,211	11,388	0	0	1,719,599
181	1,719,599	11,464	0	0	1,731,063
182	1,731,063	11,540	0	0	1,742,604
183	1,742,604	11,617	0	0	1,754,221
184	1,754,221	11,695	0	0	1,765,916

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185	1,765,916	11,773	0	0	1,777,689
186	1,777,689	11,851	0	0	1,789,540
187	1,789,540	11,930	0	0	1,801,470
188	1,801,470	12,010	0	0	1,813,480
189	1,813,480	12,090	0	0	1,825,570
190	1,825,570	12,170	0	0	1,837,740
191	1,837,740	12,252	0	0	1,849,992
192	1,849,992	12,333	0	0	1,862,325
193	1,862,325	12,416	0	0	1,874,741
194	1,874,741	12,498	0	0	1,887,239
195	1,887,239	12,582	0	0	1,899,820
196	1,899,820	12,665	0	0	1,912,486
197	1,912,486	12,750	0	0	1,925,236
198	1,925,236	12,835	0	0	1,938,071
199	1,938,071	12,920	0	0	1,950,991
200	1,950,991	13,007	0	0	1,963,998
201	1,963,998	13,093	0	0	1,977,091
202	1,977,091	13,181	0	0	1,990,272
203	1,990,272	13,268	0	0	2,003,540
204	2,003,540	13,357	0	0	2,016,897
205	2,016,897	13,446	0	0	2,030,343
206	2,030,343	13,536	0	0	2,043,879
207	2,043,879	13,626	0	0	2,057,505
208	2,057,505	13,717	0	0	2,071,221
209	2,071,221	13,808	0	0	2,085,029
210	2,085,029	13,900	0	0	2,098,930
211	2,098,930	13,993	0	0	2,112,922
212	2,112,922	14,086	0	0	2,127,009
213	2,127,009	14,180	0	0	2,141,189
214	2,141,189	14,275	0	0	2,155,463
215	2,155,463	14,370	0	0	2,169,833
216	2,169,833	14,466	0	0	2,184,299
217	2,184,299	14,562	0	0	2,198,861
218	2,198,861	14,659	0	0	2,213,520
219	2,213,520	14,757	0	0	2,228,276
220	2,228,276	14,855	0	0	2,243,132
221	2,243,132	14,954	0	0	2,258,086
222	2,258,086	15,054	0	0	2,273,140
223	2,273,140	15,154	0	0	2,288,294
224	2,288,294	15,255	0	0	2,303,549
225	2,303,549	15,357	0	0	2,318,906
226	2,318,906	15,459	0	0	2,334,366
227	2,334,366	15,562	0	0	2,349,928
228	2,349,928	15,666	0	0	2,365,594

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229	2,365,594	15,771	0	0	2,381,365
230	2,381,365	15,876	0	0	2,397,241
231	2,397,241	15,982	0	0	2,413,222
232	2,413,222	16,088	0	0	2,429,310
233	2,429,310	16,195	0	0	2,445,506
234	2,445,506	16,303	0	0	2,461,809
235	2,461,809	16,412	0	0	2,478,221
236	2,478,221	16,521	0	0	2,494,743
237	2,494,743	16,632	0	0	2,511,374
238	2,511,374	16,742	0	0	2,528,117
239	2,528,117	16,854	0	0	2,544,971
240	2,544,971	16,966	0	0	2,561,937
241	2,561,937	17,080	0	0	2,579,017
242	2,579,017	17,193	0	0	2,596,210
243	2,596,210	17,308	0	0	2,613,519
244	2,613,519	17,423	0	0	2,630,942
245	2,630,942	17,540	0	0	2,648,482
246	2,648,482	17,657	0	0	2,666,138
247	2,666,138	17,774	0	0	2,683,912
248	2,683,912	17,893	0	0	2,701,805
249	2,701,805	18,012	0	0	2,719,817
250	2,719,817	18,132	0	0	2,737,949
251	2,737,949	18,253	0	0	2,756,202
252	2,756,202	18,375	0	0	2,774,577
253	2,774,577	18,497	0	0	2,793,074
254	2,793,074	18,620	0	0	2,811,695
255	2,811,695	18,745	0	0	2,830,439
256	2,830,439	18,870	0	0	2,849,309
257	2,849,309	18,995	0	0	2,868,304
258	2,868,304	19,122	0	0	2,887,426
259	2,887,426	19,250	0	0	2,906,676
260	2,906,676	19,378	0	0	2,926,054
261	2,926,054	19,507	0	0	2,945,561
262	2,945,561	19,637	0	0	2,965,198
263	2,965,198	19,768	0	0	2,984,966
264	2,984,966	19,900	0	0	3,004,866
265	3,004,866	20,032	0	0	3,024,898
266	3,024,898	20,166	0	0	3,045,064
267	3,045,064	20,300	0	0	3,065,364
268	3,065,364	20,436	0	0	3,085,800
269	3,085,800	20,572	0	0	3,106,372
270	3,106,372	20,709	0	0	3,127,081
271	3,127,081	20,847	0	0	3,147,928
272	3,147,928	20,986	0	0	3,168,915

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273	3,168,915	21,126	0	0	3,190,041
274	3,190,041	21,267	0	0	3,211,308
275	3,211,308	21,409	0	0	3,232,716
276	3,232,716	21,551	0	0	3,254,268
277	3,254,268	21,695	0	0	3,275,963
278	3,275,963	21,840	0	0	3,297,803
279	3,297,803	21,985	0	0	3,319,788
280	3,319,788	22,132	0	0	3,341,920
281	3,341,920	22,279	0	0	3,364,199
282	3,364,199	22,428	0	0	3,386,627
283	3,386,627	22,578	0	0	3,409,205
284	3,409,205	22,728	0	0	3,431,933
285	3,431,933	22,880	0	0	3,454,813
286	3,454,813	23,032	0	0	3,477,845
287	3,477,845	23,186	0	0	3,501,030
288	3,501,030	23,340	0	0	3,524,370
289	3,524,370	23,496	0	0	3,547,866
290	3,547,866	23,652	0	0	3,571,519
291	3,571,519	23,810	0	0	3,595,329
292	3,595,329	23,969	0	0	3,619,298
293	3,619,298	24,129	0	0	3,643,426
294	3,643,426	24,290	0	0	3,667,716
295	3,667,716	24,451	0	0	3,692,167
296	3,692,167	24,614	0	0	3,716,782
297	3,716,782	24,779	0	0	3,741,560
298	3,741,560	24,944	0	0	3,766,504
299	3,766,504	25,110	0	0	3,791,614
300	3,791,614	25,277	0	0	3,816,892
301	3,816,892	25,446	0	0	3,842,337
302	3,842,337	25,616	0	0	3,867,953
303	3,867,953	25,786	0	0	3,893,739
304	3,893,739	25,958	0	0	3,919,698
305	3,919,698	26,131	0	0	3,945,829
306	3,945,829	26,306	0	0	3,972,134
307	3,972,134	26,481	0	0	3,998,615
308	3,998,615	26,657	0	0	4,025,273
309	4,025,273	26,835	0	0	4,052,108
310	4,052,108	27,014	0	0	4,079,122
311	4,079,122	27,194	0	0	4,106,316
312	4,106,316	27,375	0	0	4,133,692
313	4,133,692	27,558	0	0	4,161,250
314	4,161,250	27,742	0	0	4,188,991
315	4,188,991	27,927	0	0	4,216,918
316	4,216,918	28,113	0	0	4,245,031

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317	4,245,031	28,300	0	0	4,273,331
318	4,273,331	28,489	0	0	4,301,820
319	4,301,820	28,679	0	0	4,330,498
320	4,330,498	28,870	0	0	4,359,368
321	4,359,368	29,062	0	0	4,388,431
322	4,388,431	29,256	0	0	4,417,687
323	4,417,687	29,451	0	0	4,447,138
324	4,447,138	29,648	0	0	4,476,786
325	4,476,786	29,845	0	0	4,506,631
326	4,506,631	30,044	0	0	4,536,675
327	4,536,675	30,245	0	0	4,566,920
328	4,566,920	30,446	0	0	4,597,366
329	4,597,366	30,649	0	0	4,628,015
330	4,628,015	30,853	0	0	4,658,869
331	4,658,869	31,059	0	0	4,689,928
332	4,689,928	31,266	0	0	4,721,194
333	4,721,194	31,475	0	0	4,752,669
334	4,752,669	31,684	0	0	4,784,353
335	4,784,353	31,896	0	0	4,816,249
336	4,816,249	32,108	0	0	4,848,357
337	4,848,357	32,322	0	0	4,880,679
338	4,880,679	32,538	0	0	4,913,217
339	4,913,217	32,755	0	0	4,945,972
340	4,945,972	32,973	0	0	4,978,945
341	4,978,945	33,193	0	0	5,012,138
342	5,012,138	33,414	0	0	5,045,552
343	5,045,552	33,637	0	0	5,079,189
344	5,079,189	33,861	0	0	5,113,051
345	5,113,051	34,087	0	0	5,147,138
346	5,147,138	34,314	0	0	5,181,452
347	5,181,452	34,543	0	0	5,215,995
348	5,215,995	34,773	0	0	5,250,768
349	5,250,768	35,005	0	0	5,285,773
350	5,285,773	35,238	0	0	5,321,012
351	5,321,012	35,473	0	0	5,356,485
352	5,356,485	35,710	0	0	5,392,195
353	5,392,195	35,948	0	0	5,428,143
354	5,428,143	36,188	0	0	5,464,331
355	5,464,331	36,429	0	0	5,500,760
356	5,500,760	36,672	0	0	5,537,431
357	5,537,431	36,916	0	0	5,574,348
358	5,574,348	37,162	0	0	5,611,510
359	5,611,510	37,410	0	0	5,648,920
360	\$5,648,920	\$37,659	\$0	\$0	\$5,686,579

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