

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

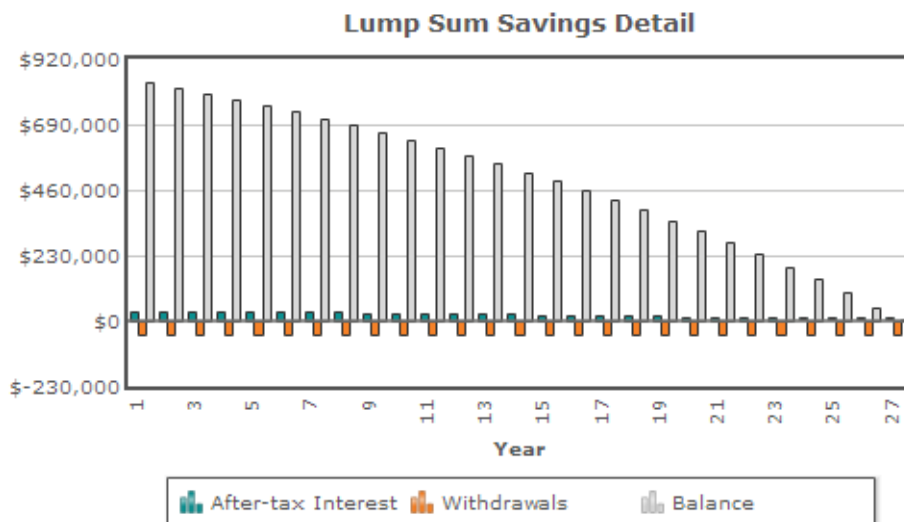
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$850,000
Proposed monthly withdrawal amounts	\$4,300
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 27 years with systematic withdrawals totalling \$1,389,866.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$850,000	\$33,674	\$0	-\$51,600	\$832,074
2	832,074	32,943	0	-51,600	813,417
3	813,417	32,183	0	-51,600	794,000
4	794,000	31,392	0	-51,600	773,793
5	773,793	30,569	0	-51,600	752,761
6	752,761	29,712	0	-51,600	730,874
7	730,874	28,820	0	-51,600	708,094
8	708,094	27,892	0	-51,600	684,386

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	684,386	26,926	0	-51,600	659,713
10	659,713	25,921	0	-51,600	634,034
11	634,034	24,875	0	-51,600	607,309
12	607,309	23,786	0	-51,600	579,495
13	579,495	22,653	0	-51,600	550,548
14	550,548	21,474	0	-51,600	520,421
15	520,421	20,246	0	-51,600	489,067
16	489,067	18,969	0	-51,600	456,436
17	456,436	17,639	0	-51,600	422,475
18	422,475	16,256	0	-51,600	387,131
19	387,131	14,816	0	-51,600	350,347
20	350,347	13,317	0	-51,600	312,064
21	312,064	11,757	0	-51,600	272,221
22	272,221	10,134	0	-51,600	230,755
23	230,755	8,445	0	-51,600	187,600
24	187,600	6,687	0	-51,600	142,687
25	142,687	4,857	0	-51,600	95,943
26	95,943	2,952	0	-51,600	47,296
27	\$47,296	\$970	\$0	\$-48,266	\$0

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