

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 6, 2025



INTRODUCTION

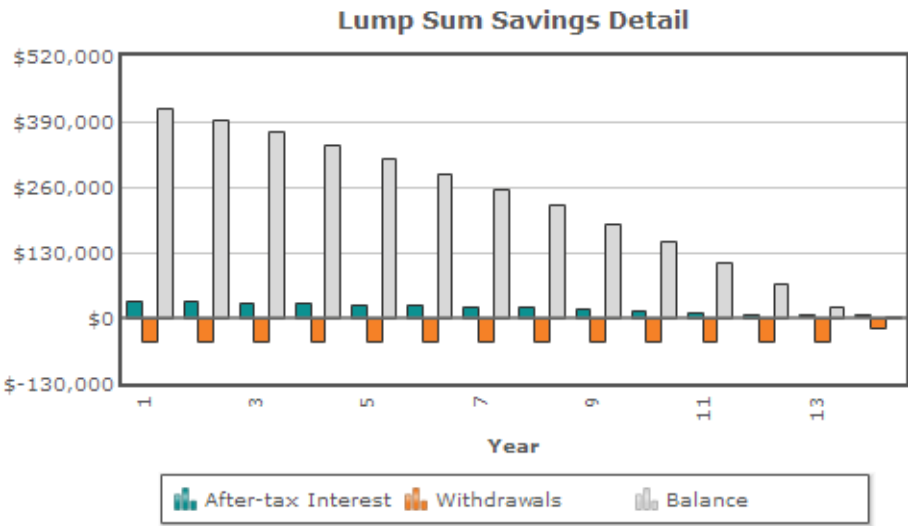
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$436,752
Proposed monthly withdrawal amounts	\$4,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 14 years with systematic withdrawals totalling \$646,921.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$436,752	\$2,912	\$641	\$-4,000	\$435,023
2	435,023	2,900	638	-4,000	433,285
3	433,285	2,889	635	-4,000	431,538
4	431,538	2,877	633	-4,000	429,782
5	429,782	2,865	630	-4,000	428,017
6	428,017	2,853	628	-4,000	426,243
7	426,243	2,842	625	-4,000	424,459
8	424,459	2,830	623	-4,000	422,667

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	422,667	2,818	620	-4,000	420,864
10	420,864	2,806	617	-4,000	419,053
11	419,053	2,794	615	-4,000	417,232
12	417,232	2,782	612	-4,000	415,402
13	415,402	2,769	609	-4,000	413,562
14	413,562	2,757	607	-4,000	411,712
15	411,712	2,745	604	-4,000	409,853
16	409,853	2,732	601	-4,000	407,984
17	407,984	2,720	598	-4,000	406,106
18	406,106	2,707	596	-4,000	404,218
19	404,218	2,695	593	-4,000	402,320
20	402,320	2,682	590	-4,000	400,412
21	400,412	2,669	587	-4,000	398,494
22	398,494	2,657	584	-4,000	396,566
23	396,566	2,644	582	-4,000	394,628
24	394,628	2,631	579	-4,000	392,680
25	392,680	2,618	576	-4,000	390,722
26	390,722	2,605	573	-4,000	388,754
27	388,754	2,592	570	-4,000	386,775
28	386,775	2,579	567	-4,000	384,787
29	384,787	2,565	564	-4,000	382,787
30	382,787	2,552	561	-4,000	380,778
31	380,778	2,539	558	-4,000	378,758
32	378,758	2,525	556	-4,000	376,728
33	376,728	2,512	553	-4,000	374,686
34	374,686	2,498	550	-4,000	372,635
35	372,635	2,484	547	-4,000	370,573
36	370,573	2,470	544	-4,000	368,500
37	368,500	2,457	540	-4,000	366,416
38	366,416	2,443	537	-4,000	364,321
39	364,321	2,429	534	-4,000	362,216
40	362,216	2,415	531	-4,000	360,099
41	360,099	2,401	528	-4,000	357,972
42	357,972	2,386	525	-4,000	355,833
43	355,833	2,372	522	-4,000	353,683
44	353,683	2,358	519	-4,000	351,523
45	351,523	2,343	516	-4,000	349,350
46	349,350	2,329	512	-4,000	347,167
47	347,167	2,314	509	-4,000	344,972
48	344,972	2,300	506	-4,000	342,766
49	342,766	2,285	503	-4,000	340,549
50	340,549	2,270	499	-4,000	338,319
51	338,319	2,255	496	-4,000	336,079
52	336,079	2,241	493	-4,000	333,826

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.

53	333,826	2,226	490	-4,000	331,562
54	331,562	2,210	486	-4,000	329,286
55	329,286	2,195	483	-4,000	326,999
56	326,999	2,180	480	-4,000	324,699
57	324,699	2,165	476	-4,000	322,387
58	322,387	2,149	473	-4,000	320,064
59	320,064	2,134	469	-4,000	317,728
60	317,728	2,118	466	-4,000	315,380
61	315,380	2,103	463	-4,000	313,020
62	313,020	2,087	459	-4,000	310,648
63	310,648	2,071	456	-4,000	308,263
64	308,263	2,055	452	-4,000	305,866
65	305,866	2,039	449	-4,000	303,457
66	303,457	2,023	445	-4,000	301,035
67	301,035	2,007	442	-4,000	298,600
68	298,600	1,991	438	-4,000	296,153
69	296,153	1,974	434	-4,000	293,693
70	293,693	1,958	431	-4,000	291,220
71	291,220	1,941	427	-4,000	288,735
72	288,735	1,925	423	-4,000	286,236
73	286,236	1,908	420	-4,000	283,724
74	283,724	1,891	416	-4,000	281,200
75	281,200	1,875	412	-4,000	278,662
76	278,662	1,858	409	-4,000	276,111
77	276,111	1,841	405	-4,000	273,547
78	273,547	1,824	401	-4,000	270,969
79	270,969	1,806	397	-4,000	268,378
80	268,378	1,789	394	-4,000	265,774
81	265,774	1,772	390	-4,000	263,156
82	263,156	1,754	386	-4,000	260,524
83	260,524	1,737	382	-4,000	257,879
84	257,879	1,719	378	-4,000	255,220
85	255,220	1,701	374	-4,000	252,547
86	252,547	1,684	370	-4,000	249,860
87	249,860	1,666	366	-4,000	247,160
88	247,160	1,648	363	-4,000	244,445
89	244,445	1,630	359	-4,000	241,716
90	241,716	1,611	355	-4,000	238,973
91	238,973	1,593	350	-4,000	236,216
92	236,216	1,575	346	-4,000	233,444
93	233,444	1,556	342	-4,000	230,658
94	230,658	1,538	338	-4,000	227,857
95	227,857	1,519	334	-4,000	225,042
96	225,042	1,500	330	-4,000	222,212

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.

97	222,212	1,481	326	-4,000	219,368
98	219,368	1,462	322	-4,000	216,509
99	216,509	1,443	318	-4,000	213,634
100	213,634	1,424	313	-4,000	210,745
101	210,745	1,405	309	-4,000	207,841
102	207,841	1,386	305	-4,000	204,922
103	204,922	1,366	301	-4,000	201,988
104	201,988	1,347	296	-4,000	199,038
105	199,038	1,327	292	-4,000	196,073
106	196,073	1,307	288	-4,000	193,092
107	193,092	1,287	283	-4,000	190,096
108	190,096	1,267	279	-4,000	187,085
109	187,085	1,247	274	-4,000	184,058
110	184,058	1,227	270	-4,000	181,015
111	181,015	1,207	265	-4,000	177,956
112	177,956	1,186	261	-4,000	174,882
113	174,882	1,166	256	-4,000	171,791
114	171,791	1,145	252	-4,000	168,684
115	168,684	1,125	247	-4,000	165,561
116	165,561	1,104	243	-4,000	162,422
117	162,422	1,083	238	-4,000	159,267
118	159,267	1,062	234	-4,000	156,095
119	156,095	1,041	229	-4,000	152,907
120	152,907	1,019	224	-4,000	149,702
121	149,702	998	220	-4,000	146,480
122	146,480	977	215	-4,000	143,242
123	143,242	955	210	-4,000	139,987
124	139,987	933	205	-4,000	136,715
125	136,715	911	201	-4,000	133,426
126	133,426	890	196	-4,000	130,120
127	130,120	867	191	-4,000	126,796
128	126,796	845	186	-4,000	123,456
129	123,456	823	181	-4,000	120,098
130	120,098	801	176	-4,000	116,722
131	116,722	778	171	-4,000	113,329
132	113,329	756	166	-4,000	109,918
133	109,918	733	161	-4,000	106,490
134	106,490	710	156	-4,000	103,044
135	103,044	687	151	-4,000	99,579
136	99,579	664	146	-4,000	96,097
137	96,097	641	141	-4,000	92,597
138	92,597	617	136	-4,000	89,079
139	89,079	594	131	-4,000	85,542
140	85,542	570	125	-4,000	81,987

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.

141	81,987	547	120	-4,000	78,413
142	78,413	523	115	-4,000	74,821
143	74,821	499	110	-4,000	71,210
144	71,210	475	104	-4,000	67,580
145	67,580	451	99	-4,000	63,931
146	63,931	426	94	-4,000	60,264
147	60,264	402	88	-4,000	56,577
148	56,577	377	83	-4,000	52,871
149	52,871	352	78	-4,000	49,146
150	49,146	328	72	-4,000	45,402
151	45,402	303	67	-4,000	41,638
152	41,638	278	61	-4,000	37,854
153	37,854	252	56	-4,000	34,051
154	34,051	227	50	-4,000	30,228
155	30,228	202	44	-4,000	26,386
156	26,386	176	39	-4,000	22,523
157	22,523	150	33	-4,000	18,640
158	18,640	124	27	-4,000	14,737
159	14,737	98	22	-4,000	10,813
160	10,813	72	16	-4,000	6,870
161	6,870	46	10	-4,000	2,905
162	\$2,905	\$19	\$4	\$-2,921	\$0

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.
