

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

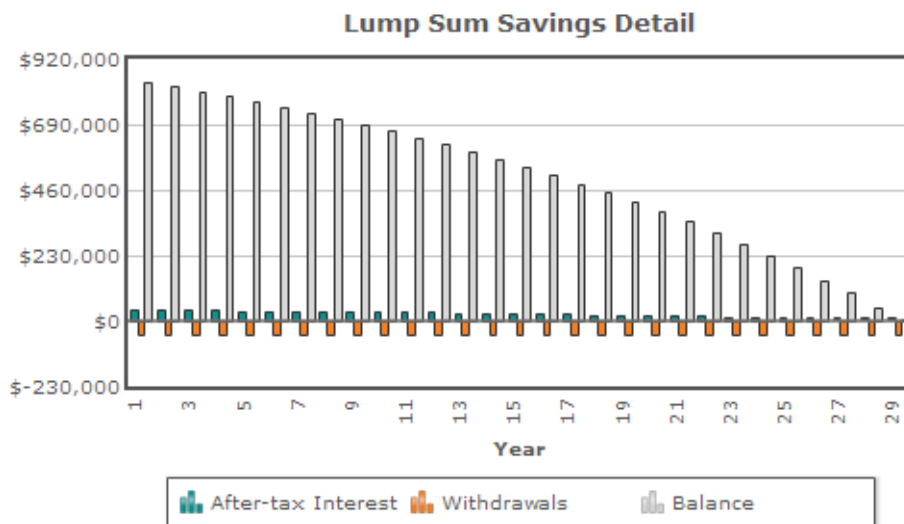
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

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	4.33%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 29 years with systematic withdrawals totalling \$1,492,405.



Year	Beginning Balance	Annual Interest @ 4.33%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$850,000	\$36,534	\$0	-\$51,600	\$834,934
2	834,934	35,868	0	-51,600	819,201
3	819,201	35,172	0	-51,600	802,774
4	802,774	34,446	0	-51,600	785,620
5	785,620	33,688	0	-51,600	767,708
6	767,708	32,896	0	-51,600	749,004
7	749,004	32,070	0	-51,600	729,473
8	729,473	31,206	0	-51,600	709,080

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	709,080	30,305	0	-51,600	687,785
10	687,785	29,364	0	-51,600	665,548
11	665,548	28,381	0	-51,600	642,329
12	642,329	27,354	0	-51,600	618,083
13	618,083	26,283	0	-51,600	592,766
14	592,766	25,164	0	-51,600	566,329
15	566,329	23,995	0	-51,600	538,724
16	538,724	22,775	0	-51,600	509,899
17	509,899	21,501	0	-51,600	479,800
18	479,800	20,170	0	-51,600	448,371
19	448,371	18,781	0	-51,600	415,552
20	415,552	17,331	0	-51,600	381,283
21	381,283	15,816	0	-51,600	345,498
22	345,498	14,234	0	-51,600	308,133
23	308,133	12,583	0	-51,600	269,115
24	269,115	10,858	0	-51,600	228,373
25	228,373	9,057	0	-51,600	185,830
26	185,830	7,177	0	-51,600	141,407
27	141,407	5,213	0	-51,600	95,020
28	95,020	3,163	0	-51,600	46,583
29	\$46,583	\$1,022	\$0	\$-47,605	\$0

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