

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

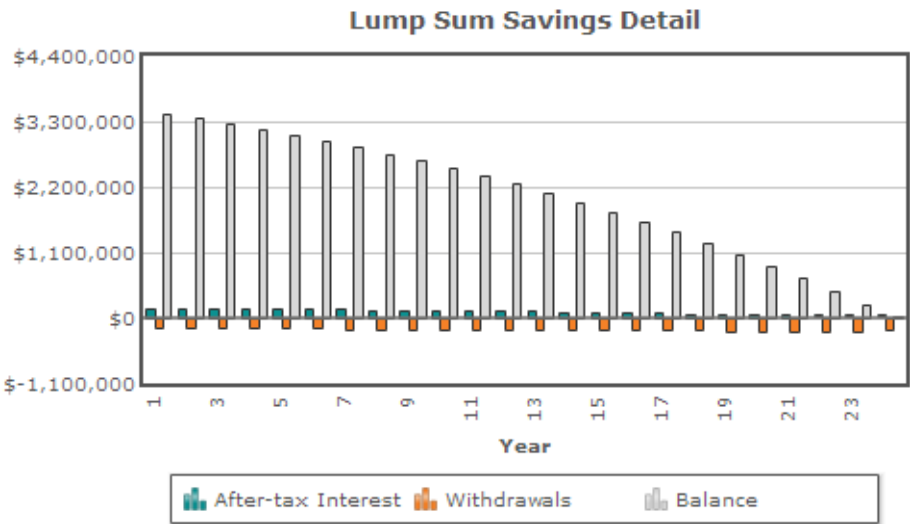
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$3,500,000
Proposed monthly withdrawal amounts	\$15,000
Annual withdrawal increases (if any)	1.25%
Annual before-tax return on savings	4.50%
Federal marginal tax bracket	33.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 24 years with systematic withdrawals totalling \$5,000,771.



Month	Beginning Balance	Annual Interest @ 4.50%	Taxes @ 33.00%	Withdrawals	Ending Balance
1	\$3,500,000	\$13,125	\$4,331	\$-15,000	\$3,493,794
2	3,493,794	13,102	4,324	-15,016	3,487,556
3	3,487,556	13,078	4,316	-15,031	3,481,288
4	3,481,288	13,055	4,308	-15,047	3,474,987
5	3,474,987	13,031	4,300	-15,063	3,468,656
6	3,468,656	13,007	4,292	-15,078	3,462,292
7	3,462,292	12,984	4,285	-15,094	3,455,897
8	3,455,897	12,960	4,277	-15,110	3,449,471

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9	3,449,471	12,936	4,269	-15,125	3,443,012
10	3,443,012	12,911	4,261	-15,141	3,436,521
11	3,436,521	12,887	4,253	-15,157	3,429,999
12	3,429,999	12,862	4,245	-15,173	3,423,444
13	3,423,444	12,838	4,237	-15,189	3,416,856
14	3,416,856	12,813	4,228	-15,204	3,410,237
15	3,410,237	12,788	4,220	-15,220	3,403,585
16	3,403,585	12,763	4,212	-15,236	3,396,900
17	3,396,900	12,738	4,204	-15,252	3,390,183
18	3,390,183	12,713	4,195	-15,268	3,383,433
19	3,383,433	12,688	4,187	-15,284	3,376,650
20	3,376,650	12,662	4,179	-15,300	3,369,834
21	3,369,834	12,637	4,170	-15,316	3,362,985
22	3,362,985	12,611	4,162	-15,332	3,356,103
23	3,356,103	12,585	4,153	-15,348	3,349,188
24	3,349,188	12,559	4,145	-15,364	3,342,239
25	3,342,239	12,533	4,136	-15,380	3,335,257
26	3,335,257	12,507	4,127	-15,396	3,328,241
27	3,328,241	12,481	4,119	-15,412	3,321,192
28	3,321,192	12,454	4,110	-15,428	3,314,109
29	3,314,109	12,428	4,101	-15,444	3,306,992
30	3,306,992	12,401	4,092	-15,460	3,299,841
31	3,299,841	12,374	4,084	-15,476	3,292,656
32	3,292,656	12,347	4,075	-15,492	3,285,437
33	3,285,437	12,320	4,066	-15,508	3,278,183
34	3,278,183	12,293	4,057	-15,524	3,270,895
35	3,270,895	12,266	4,048	-15,540	3,263,573
36	3,263,573	12,238	4,039	-15,557	3,256,216
37	3,256,216	12,211	4,030	-15,573	3,248,824
38	3,248,824	12,183	4,020	-15,589	3,241,398
39	3,241,398	12,155	4,011	-15,605	3,233,937
40	3,233,937	12,127	4,002	-15,622	3,226,440
41	3,226,440	12,099	3,993	-15,638	3,218,909
42	3,218,909	12,071	3,983	-15,654	3,211,342
43	3,211,342	12,043	3,974	-15,670	3,203,740
44	3,203,740	12,014	3,965	-15,687	3,196,103
45	3,196,103	11,985	3,955	-15,703	3,188,430
46	3,188,430	11,957	3,946	-15,719	3,180,721
47	3,180,721	11,928	3,936	-15,736	3,172,977
48	3,172,977	11,899	3,927	-15,752	3,165,197
49	3,165,197	11,869	3,917	-15,769	3,157,381
50	3,157,381	11,840	3,907	-15,785	3,149,529
51	3,149,529	11,811	3,898	-15,802	3,141,640
52	3,141,640	11,781	3,888	-15,818	3,133,716

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53	3,133,716	11,751	3,878	-15,834	3,125,755
54	3,125,755	11,722	3,868	-15,851	3,117,757
55	3,117,757	11,692	3,858	-15,867	3,109,723
56	3,109,723	11,661	3,848	-15,884	3,101,652
57	3,101,652	11,631	3,838	-15,901	3,093,545
58	3,093,545	11,601	3,828	-15,917	3,085,400
59	3,085,400	11,570	3,818	-15,934	3,077,219
60	3,077,219	11,540	3,808	-15,950	3,069,000
61	3,069,000	11,509	3,798	-15,967	3,060,744
62	3,060,744	11,478	3,788	-15,984	3,052,450
63	3,052,450	11,447	3,777	-16,000	3,044,119
64	3,044,119	11,415	3,767	-16,017	3,035,751
65	3,035,751	11,384	3,757	-16,034	3,027,345
66	3,027,345	11,353	3,746	-16,050	3,018,901
67	3,018,901	11,321	3,736	-16,067	3,010,419
68	3,010,419	11,289	3,725	-16,084	3,001,899
69	3,001,899	11,257	3,715	-16,100	2,993,341
70	2,993,341	11,225	3,704	-16,117	2,984,744
71	2,984,744	11,193	3,694	-16,134	2,976,109
72	2,976,109	11,160	3,683	-16,151	2,967,436
73	2,967,436	11,128	3,672	-16,168	2,958,724
74	2,958,724	11,095	3,661	-16,184	2,949,973
75	2,949,973	11,062	3,651	-16,201	2,941,184
76	2,941,184	11,029	3,640	-16,218	2,932,355
77	2,932,355	10,996	3,629	-16,235	2,923,488
78	2,923,488	10,963	3,618	-16,252	2,914,581
79	2,914,581	10,930	3,607	-16,269	2,905,635
80	2,905,635	10,896	3,596	-16,286	2,896,649
81	2,896,649	10,862	3,585	-16,303	2,887,624
82	2,887,624	10,829	3,573	-16,320	2,878,560
83	2,878,560	10,795	3,562	-16,337	2,869,455
84	2,869,455	10,760	3,551	-16,354	2,860,311
85	2,860,311	10,726	3,540	-16,371	2,851,127
86	2,851,127	10,692	3,528	-16,388	2,841,902
87	2,841,902	10,657	3,517	-16,405	2,832,637
88	2,832,637	10,622	3,505	-16,422	2,823,332
89	2,823,332	10,587	3,494	-16,439	2,813,987
90	2,813,987	10,552	3,482	-16,456	2,804,600
91	2,804,600	10,517	3,471	-16,473	2,795,174
92	2,795,174	10,482	3,459	-16,491	2,785,706
93	2,785,706	10,446	3,447	-16,508	2,776,197
94	2,776,197	10,411	3,436	-16,525	2,766,647
95	2,766,647	10,375	3,424	-16,542	2,757,056
96	2,757,056	10,339	3,412	-16,559	2,747,424

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97	2,747,424	10,303	3,400	-16,577	2,737,750
98	2,737,750	10,267	3,388	-16,594	2,728,035
99	2,728,035	10,230	3,376	-16,611	2,718,278
100	2,718,278	10,194	3,364	-16,629	2,708,479
101	2,708,479	10,157	3,352	-16,646	2,698,638
102	2,698,638	10,120	3,340	-16,663	2,688,755
103	2,688,755	10,083	3,327	-16,681	2,678,830
104	2,678,830	10,046	3,315	-16,698	2,668,863
105	2,668,863	10,008	3,303	-16,715	2,658,853
106	2,658,853	9,971	3,290	-16,733	2,648,800
107	2,648,800	9,933	3,278	-16,750	2,638,705
108	2,638,705	9,895	3,265	-16,768	2,628,567
109	2,628,567	9,857	3,253	-16,785	2,618,387
110	2,618,387	9,819	3,240	-16,803	2,608,163
111	2,608,163	9,781	3,228	-16,820	2,597,896
112	2,597,896	9,742	3,215	-16,838	2,587,585
113	2,587,585	9,703	3,202	-16,855	2,577,231
114	2,577,231	9,665	3,189	-16,873	2,566,834
115	2,566,834	9,626	3,176	-16,890	2,556,393
116	2,556,393	9,586	3,164	-16,908	2,545,908
117	2,545,908	9,547	3,151	-16,925	2,535,379
118	2,535,379	9,508	3,138	-16,943	2,524,806
119	2,524,806	9,468	3,124	-16,961	2,514,189
120	2,514,189	9,428	3,111	-16,978	2,503,527
121	2,503,527	9,388	3,098	-16,996	2,492,821
122	2,492,821	9,348	3,085	-17,014	2,482,071
123	2,482,071	9,308	3,072	-17,032	2,471,275
124	2,471,275	9,267	3,058	-17,049	2,460,435
125	2,460,435	9,227	3,045	-17,067	2,449,550
126	2,449,550	9,186	3,031	-17,085	2,438,620
127	2,438,620	9,145	3,018	-17,103	2,427,644
128	2,427,644	9,104	3,004	-17,120	2,416,623
129	2,416,623	9,062	2,991	-17,138	2,405,557
130	2,405,557	9,021	2,977	-17,156	2,394,444
131	2,394,444	8,979	2,963	-17,174	2,383,286
132	2,383,286	8,937	2,949	-17,192	2,372,083
133	2,372,083	8,895	2,935	-17,210	2,360,833
134	2,360,833	8,853	2,922	-17,228	2,349,536
135	2,349,536	8,811	2,908	-17,246	2,338,194
136	2,338,194	8,768	2,894	-17,264	2,326,805
137	2,326,805	8,726	2,879	-17,282	2,315,370
138	2,315,370	8,683	2,865	-17,300	2,303,887
139	2,303,887	8,640	2,851	-17,318	2,292,358
140	2,292,358	8,596	2,837	-17,336	2,280,782

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141	2,280,782	8,553	2,822	-17,354	2,269,159
142	2,269,159	8,509	2,808	-17,372	2,257,488
143	2,257,488	8,466	2,794	-17,390	2,245,770
144	2,245,770	8,422	2,779	-17,408	2,234,005
145	2,234,005	8,378	2,765	-17,426	2,222,192
146	2,222,192	8,333	2,750	-17,444	2,210,331
147	2,210,331	8,289	2,735	-17,462	2,198,422
148	2,198,422	8,244	2,721	-17,481	2,186,464
149	2,186,464	8,199	2,706	-17,499	2,174,459
150	2,174,459	8,154	2,691	-17,517	2,162,405
151	2,162,405	8,109	2,676	-17,535	2,150,303
152	2,150,303	8,064	2,661	-17,554	2,138,152
153	2,138,152	8,018	2,646	-17,572	2,125,952
154	2,125,952	7,972	2,631	-17,590	2,113,703
155	2,113,703	7,926	2,616	-17,609	2,101,406
156	2,101,406	7,880	2,600	-17,627	2,089,058
157	2,089,058	7,834	2,585	-17,645	2,076,662
158	2,076,662	7,787	2,570	-17,664	2,064,216
159	2,064,216	7,741	2,554	-17,682	2,051,720
160	2,051,720	7,694	2,539	-17,700	2,039,175
161	2,039,175	7,647	2,523	-17,719	2,026,579
162	2,026,579	7,600	2,508	-17,737	2,013,934
163	2,013,934	7,552	2,492	-17,756	2,001,238
164	2,001,238	7,505	2,477	-17,774	1,988,492
165	1,988,492	7,457	2,461	-17,793	1,975,695
166	1,975,695	7,409	2,445	-17,811	1,962,848
167	1,962,848	7,361	2,429	-17,830	1,949,949
168	1,949,949	7,312	2,413	-17,848	1,937,000
169	1,937,000	7,264	2,397	-17,867	1,924,000
170	1,924,000	7,215	2,381	-17,886	1,910,948
171	1,910,948	7,166	2,365	-17,904	1,897,845
172	1,897,845	7,117	2,349	-17,923	1,884,691
173	1,884,691	7,068	2,332	-17,942	1,871,484
174	1,871,484	7,018	2,316	-17,960	1,858,226
175	1,858,226	6,968	2,300	-17,979	1,844,916
176	1,844,916	6,918	2,283	-17,998	1,831,553
177	1,831,553	6,868	2,267	-18,017	1,818,139
178	1,818,139	6,818	2,250	-18,035	1,804,671
179	1,804,671	6,768	2,233	-18,054	1,791,152
180	1,791,152	6,717	2,217	-18,073	1,777,579
181	1,777,579	6,666	2,200	-18,092	1,763,954
182	1,763,954	6,615	2,183	-18,111	1,750,275
183	1,750,275	6,564	2,166	-18,129	1,736,543
184	1,736,543	6,512	2,149	-18,148	1,722,758

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185	1,722,758	6,460	2,132	-18,167	1,708,919
186	1,708,919	6,408	2,115	-18,186	1,695,027
187	1,695,027	6,356	2,098	-18,205	1,681,080
188	1,681,080	6,304	2,080	-18,224	1,667,080
189	1,667,080	6,252	2,063	-18,243	1,653,026
190	1,653,026	6,199	2,046	-18,262	1,638,917
191	1,638,917	6,146	2,028	-18,281	1,624,754
192	1,624,754	6,093	2,011	-18,300	1,610,536
193	1,610,536	6,040	1,993	-18,319	1,596,263
194	1,596,263	5,986	1,975	-18,338	1,581,935
195	1,581,935	5,932	1,958	-18,357	1,567,553
196	1,567,553	5,878	1,940	-18,376	1,553,115
197	1,553,115	5,824	1,922	-18,396	1,538,621
198	1,538,621	5,770	1,904	-18,415	1,524,072
199	1,524,072	5,715	1,886	-18,434	1,509,468
200	1,509,468	5,661	1,868	-18,453	1,494,807
201	1,494,807	5,606	1,850	-18,472	1,480,090
202	1,480,090	5,550	1,832	-18,492	1,465,318
203	1,465,318	5,495	1,813	-18,511	1,450,488
204	1,450,488	5,439	1,795	-18,530	1,435,603
205	1,435,603	5,384	1,777	-18,549	1,420,660
206	1,420,660	5,327	1,758	-18,569	1,405,661
207	1,405,661	5,271	1,740	-18,588	1,390,604
208	1,390,604	5,215	1,721	-18,607	1,375,491
209	1,375,491	5,158	1,702	-18,627	1,360,320
210	1,360,320	5,101	1,683	-18,646	1,345,091
211	1,345,091	5,044	1,665	-18,666	1,329,805
212	1,329,805	4,987	1,646	-18,685	1,314,461
213	1,314,461	4,929	1,627	-18,705	1,299,059
214	1,299,059	4,871	1,608	-18,724	1,283,599
215	1,283,599	4,813	1,588	-18,744	1,268,081
216	1,268,081	4,755	1,569	-18,763	1,252,504
217	1,252,504	4,697	1,550	-18,783	1,236,868
218	1,236,868	4,638	1,531	-18,802	1,221,173
219	1,221,173	4,579	1,511	-18,822	1,205,420
220	1,205,420	4,520	1,492	-18,841	1,189,607
221	1,189,607	4,461	1,472	-18,861	1,173,735
222	1,173,735	4,402	1,452	-18,881	1,157,803
223	1,157,803	4,342	1,433	-18,900	1,141,812
224	1,141,812	4,282	1,413	-18,920	1,125,760
225	1,125,760	4,222	1,393	-18,940	1,109,649
226	1,109,649	4,161	1,373	-18,959	1,093,478
227	1,093,478	4,101	1,353	-18,979	1,077,246
228	1,077,246	4,040	1,333	-18,999	1,060,953

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229	1,060,953	3,979	1,313	-19,019	1,044,600
230	1,044,600	3,917	1,293	-19,039	1,028,186
231	1,028,186	3,856	1,272	-19,058	1,011,711
232	1,011,711	3,794	1,252	-19,078	995,175
233	995,175	3,732	1,232	-19,098	978,577
234	978,577	3,670	1,211	-19,118	961,918
235	961,918	3,607	1,190	-19,138	945,197
236	945,197	3,544	1,170	-19,158	928,414
237	928,414	3,482	1,149	-19,178	911,568
238	911,568	3,418	1,128	-19,198	894,661
239	894,661	3,355	1,107	-19,218	877,691
240	877,691	3,291	1,086	-19,238	860,658
241	860,658	3,227	1,065	-19,258	843,563
242	843,563	3,163	1,044	-19,278	826,404
243	826,404	3,099	1,023	-19,298	809,183
244	809,183	3,034	1,001	-19,318	791,898
245	791,898	2,970	980	-19,338	774,549
246	774,549	2,905	959	-19,358	757,137
247	757,137	2,839	937	-19,379	739,660
248	739,660	2,774	915	-19,399	722,120
249	722,120	2,708	894	-19,419	704,515
250	704,515	2,642	872	-19,439	686,846
251	686,846	2,576	850	-19,459	669,113
252	669,113	2,509	828	-19,480	651,314
253	651,314	2,442	806	-19,500	633,451
254	633,451	2,375	784	-19,520	615,522
255	615,522	2,308	762	-19,541	597,528
256	597,528	2,241	739	-19,561	579,468
257	579,468	2,173	717	-19,581	561,342
258	561,342	2,105	695	-19,602	543,151
259	543,151	2,037	672	-19,622	524,894
260	524,894	1,968	650	-19,643	506,570
261	506,570	1,900	627	-19,663	488,179
262	488,179	1,831	604	-19,684	469,722
263	469,722	1,761	581	-19,704	451,199
264	451,199	1,692	558	-19,725	432,608
265	432,608	1,622	535	-19,745	413,949
266	413,949	1,552	512	-19,766	395,224
267	395,224	1,482	489	-19,786	376,430
268	376,430	1,412	466	-19,807	357,569
269	357,569	1,341	442	-19,828	338,640
270	338,640	1,270	419	-19,848	319,643
271	319,643	1,199	396	-19,869	300,577
272	300,577	1,127	372	-19,890	281,443

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273	281,443	1,055	348	-19,910	262,240
274	262,240	983	325	-19,931	242,967
275	242,967	911	301	-19,952	223,626
276	223,626	839	277	-19,973	204,215
277	204,215	766	253	-19,993	184,735
278	184,735	693	229	-20,014	165,185
279	165,185	619	204	-20,035	145,565
280	145,565	546	180	-20,056	125,875
281	125,875	472	156	-20,077	106,114
282	106,114	398	131	-20,098	86,283
283	86,283	324	107	-20,119	66,381
284	66,381	249	82	-20,140	46,409
285	46,409	174	57	-20,161	26,365
286	26,365	99	33	-20,182	6,249
287	\$6,249	\$23	\$8	\$-6,265	\$0

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