HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

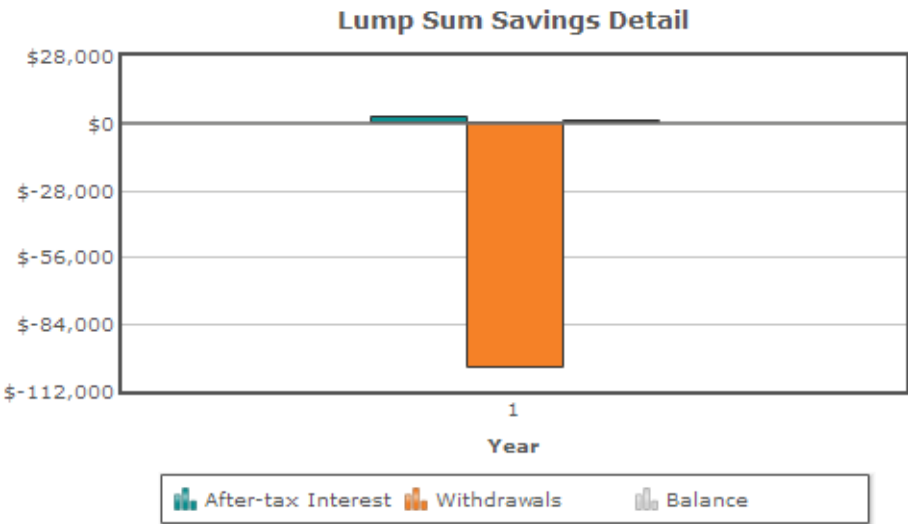*Date: August 17, 2025*

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	$100,000
Proposed monthly withdrawal amounts	$15,000
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 1 years with systematic withdrawals totalling $102,045.

Lump Sum Savings Detail

Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	$100,000	$667	$147	$-15,000	$85,520
2	85,520	570	125	-15,000	70,965
3	70,965	473	104	-15,000	56,334
4	56,334	376	83	-15,000	41,627
5	41,627	278	61	-15,000	26,843
6	26,843	179	39	-15,000	11,983
7	$11,983	$80	$18	$-12,045	$0