

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

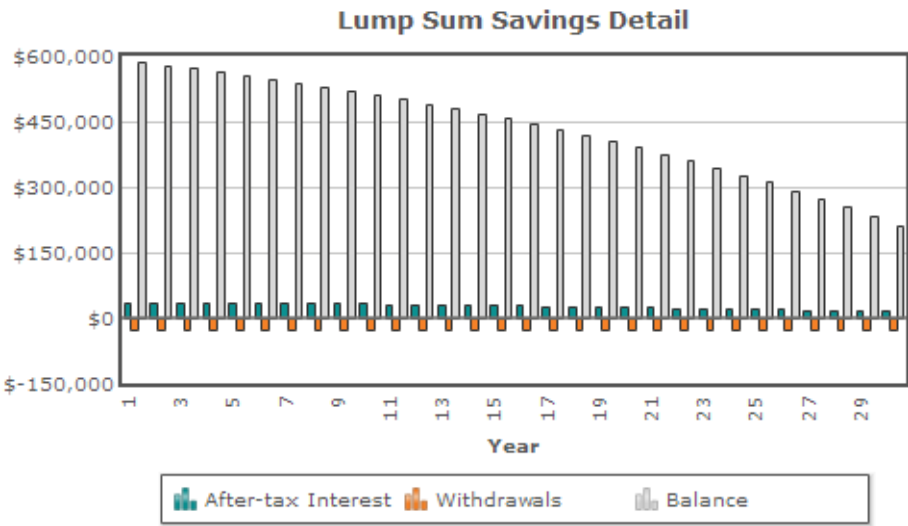
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$590,578
Proposed monthly withdrawal amounts	\$2,500
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	34.00%
Desired table display	Yearly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 34.00%	Withdrawals	Ending Balance
1	\$590,578	\$35,251	\$11,985	-\$30,000	\$583,843
2	583,843	34,839	11,845	-30,000	576,837
3	576,837	34,411	11,700	-30,000	569,549
4	569,549	33,966	11,548	-30,000	561,966
5	561,966	33,503	11,391	-30,000	554,078
6	554,078	33,021	11,227	-30,000	545,871
7	545,871	32,519	11,057	-30,000	537,334
8	537,334	31,998	10,879	-30,000	528,452

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	528,452	31,455	10,695	-30,000	519,213
10	519,213	30,890	10,503	-30,000	509,600
11	509,600	30,303	10,303	-30,000	499,600
12	499,600	29,692	10,095	-30,000	489,197
13	489,197	29,056	9,879	-30,000	478,374
14	478,374	28,395	9,654	-30,000	467,115
15	467,115	27,707	9,420	-30,000	455,402
16	455,402	26,991	9,177	-30,000	443,216
17	443,216	26,247	8,924	-30,000	430,539
18	430,539	25,472	8,661	-30,000	417,350
19	417,350	24,666	8,387	-30,000	403,630
20	403,630	23,828	8,102	-30,000	389,357
21	389,357	22,956	7,805	-30,000	374,508
22	374,508	22,049	7,497	-30,000	359,060
23	359,060	21,105	7,176	-30,000	342,989
24	342,989	20,123	6,842	-30,000	326,270
25	326,270	19,101	6,494	-30,000	308,877
26	308,877	18,039	6,133	-30,000	290,782
27	290,782	16,933	5,757	-30,000	271,958
28	271,958	15,783	5,366	-30,000	252,375
29	252,375	14,586	4,959	-30,000	232,002
30	\$232,002	\$13,341	\$4,536	\$-30,000	\$210,807

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