

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025

INTRODUCTION

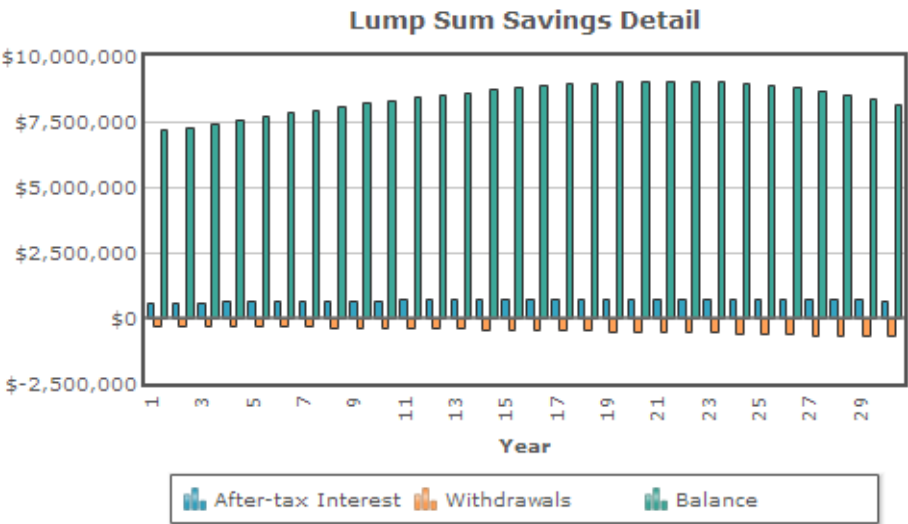
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$7,000,000
Proposed monthly withdrawal amounts	\$25,000
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$7,000,000	\$46,667	\$10,267	\$-25,000	\$7,011,400
2	7,011,400	46,743	10,283	-25,062	7,022,797
3	7,022,797	46,819	10,300	-25,125	7,034,190
4	7,034,190	46,895	10,317	-25,188	7,045,580
5	7,045,580	46,971	10,334	-25,251	7,056,966
6	7,056,966	47,046	10,350	-25,314	7,068,348
7	7,068,348	47,122	10,367	-25,377	7,079,726
8	7,079,726	47,198	10,384	-25,441	7,091,100
9	7,091,100	47,274	10,400	-25,504	7,102,469
10	7,102,469	47,350	10,417	-25,568	7,113,834
11	7,113,834	47,426	10,434	-25,632	7,125,194
12	7,125,194	47,501	10,450	-25,696	7,136,549
13	7,136,549	47,577	10,467	-25,760	7,147,898

14	7,147,898	47,653	10,484	-25,825	7,159,243
15	7,159,243	47,728	10,500	-25,889	7,170,581
16	7,170,581	47,804	10,517	-25,954	7,181,914
17	7,181,914	47,879	10,533	-26,019	7,193,241
18	7,193,241	47,955	10,550	-26,084	7,204,562
19	7,204,562	48,030	10,567	-26,149	7,215,877
20	7,215,877	48,106	10,583	-26,215	7,227,185
21	7,227,185	48,181	10,600	-26,280	7,238,486
22	7,238,486	48,257	10,616	-26,346	7,249,780
23	7,249,780	48,332	10,633	-26,412	7,261,067
24	7,261,067	48,407	10,650	-26,478	7,272,347
25	7,272,347	48,482	10,666	-26,544	7,283,619
26	7,283,619	48,557	10,683	-26,610	7,294,884
27	7,294,884	48,633	10,699	-26,677	7,306,140
28	7,306,140	48,708	10,716	-26,744	7,317,389
29	7,317,389	48,783	10,732	-26,810	7,328,629
30	7,328,629	48,858	10,749	-26,877	7,339,860
31	7,339,860	48,932	10,765	-26,945	7,351,083
32	7,351,083	49,007	10,782	-27,012	7,362,297
33	7,362,297	49,082	10,798	-27,079	7,373,501
34	7,373,501	49,157	10,814	-27,147	7,384,696
35	7,384,696	49,231	10,831	-27,215	7,395,882
36	7,395,882	49,306	10,847	-27,283	7,407,057
37	7,407,057	49,380	10,864	-27,351	7,418,223
38	7,418,223	49,455	10,880	-27,420	7,429,378
39	7,429,378	49,529	10,896	-27,488	7,440,522
40	7,440,522	49,603	10,913	-27,557	7,451,656
41	7,451,656	49,678	10,929	-27,626	7,462,779
42	7,462,779	49,752	10,945	-27,695	7,473,890
43	7,473,890	49,826	10,962	-27,764	7,484,991
44	7,484,991	49,900	10,978	-27,834	7,496,079
45	7,496,079	49,974	10,994	-27,903	7,507,155
46	7,507,155	50,048	11,010	-27,973	7,518,220
47	7,518,220	50,121	11,027	-28,043	7,529,272
48	7,529,272	50,195	11,043	-28,113	7,540,311
49	7,540,311	50,269	11,059	-28,183	7,551,337
50	7,551,337	50,342	11,075	-28,254	7,562,351
51	7,562,351	50,416	11,091	-28,324	7,573,351
52	7,573,351	50,489	11,108	-28,395	7,584,337
53	7,584,337	50,562	11,124	-28,466	7,595,309
54	7,595,309	50,635	11,140	-28,537	7,606,268
55	7,606,268	50,708	11,156	-28,609	7,617,212
56	7,617,212	50,781	11,172	-28,680	7,628,141
57	7,628,141	50,854	11,188	-28,752	7,639,056
58	7,639,056	50,927	11,204	-28,824	7,649,955
59	7,649,955	51,000	11,220	-28,896	7,660,839
60	7,660,839	51,072	11,236	-28,968	7,671,707
61	7,671,707	51,145	11,252	-29,040	7,682,560
62	7,682,560	51,217	11,268	-29,113	7,693,396

63	7,693,396	51,289	11,284	-29,186	7,704,216
64	7,704,216	51,361	11,300	-29,259	7,715,019
65	7,715,019	51,433	11,315	-29,332	7,725,805
66	7,725,805	51,505	11,331	-29,405	7,736,574
67	7,736,574	51,577	11,347	-29,479	7,747,326
68	7,747,326	51,649	11,363	-29,552	7,758,059
69	7,758,059	51,720	11,378	-29,626	7,768,775
70	7,768,775	51,792	11,394	-29,700	7,779,472
71	7,779,472	51,863	11,410	-29,775	7,790,151
72	7,790,151	51,934	11,426	-29,849	7,800,810
73	7,800,810	52,005	11,441	-29,924	7,811,451
74	7,811,451	52,076	11,457	-29,999	7,822,072
75	7,822,072	52,147	11,472	-30,074	7,832,673
76	7,832,673	52,218	11,488	-30,149	7,843,254
77	7,843,254	52,288	11,503	-30,224	7,853,815
78	7,853,815	52,359	11,519	-30,300	7,864,356
79	7,864,356	52,429	11,534	-30,375	7,874,875
80	7,874,875	52,499	11,550	-30,451	7,885,373
81	7,885,373	52,569	11,565	-30,527	7,895,849
82	7,895,849	52,639	11,581	-30,604	7,906,304
83	7,906,304	52,709	11,596	-30,680	7,916,736
84	7,916,736	52,778	11,611	-30,757	7,927,147
85	7,927,147	52,848	11,626	-30,834	7,937,534
86	7,937,534	52,917	11,642	-30,911	7,947,898
87	7,947,898	52,986	11,657	-30,988	7,958,239
88	7,958,239	53,055	11,672	-31,066	7,968,556
89	7,968,556	53,124	11,687	-31,143	7,978,849
90	7,978,849	53,192	11,702	-31,221	7,989,118
91	7,989,118	53,261	11,717	-31,299	7,999,362
92	7,999,362	53,329	11,732	-31,378	8,009,581
93	8,009,581	53,397	11,747	-31,456	8,019,775
94	8,019,775	53,465	11,762	-31,535	8,029,943
95	8,029,943	53,533	11,777	-31,613	8,040,086
96	8,040,086	53,601	11,792	-31,692	8,050,201
97	8,050,201	53,668	11,807	-31,772	8,060,291
98	8,060,291	53,735	11,822	-31,851	8,070,353
99	8,070,353	53,802	11,837	-31,931	8,080,388
100	8,080,388	53,869	11,851	-32,011	8,090,396
101	8,090,396	53,936	11,866	-32,091	8,100,375
102	8,100,375	54,003	11,881	-32,171	8,110,326
103	8,110,326	54,069	11,895	-32,251	8,120,249
104	8,120,249	54,135	11,910	-32,332	8,130,142
105	8,130,142	54,201	11,924	-32,413	8,140,006
106	8,140,006	54,267	11,939	-32,494	8,149,840
107	8,149,840	54,332	11,953	-32,575	8,159,644
108	8,159,644	54,398	11,967	-32,656	8,169,418
109	8,169,418	54,463	11,982	-32,738	8,179,161
110	8,179,161	54,528	11,996	-32,820	8,188,873
111	8,188,873	54,592	12,010	-32,902	8,198,553

112	8,198,553	54,657	12,025	-32,984	8,208,201
113	8,208,201	54,721	12,039	-33,067	8,217,817
114	8,217,817	54,785	12,053	-33,149	8,227,400
115	8,227,400	54,849	12,067	-33,232	8,236,951
116	8,236,951	54,913	12,081	-33,315	8,246,468
117	8,246,468	54,976	12,095	-33,399	8,255,951
118	8,255,951	55,040	12,109	-33,482	8,265,399
119	8,265,399	55,103	12,123	-33,566	8,274,814
120	8,274,814	55,165	12,136	-33,650	8,284,193
121	8,284,193	55,228	12,150	-33,734	8,293,537
122	8,293,537	55,290	12,164	-33,818	8,302,845
123	8,302,845	55,352	12,178	-33,903	8,312,117
124	8,312,117	55,414	12,191	-33,987	8,321,353
125	8,321,353	55,476	12,205	-34,072	8,330,551
126	8,330,551	55,537	12,218	-34,158	8,339,713
127	8,339,713	55,598	12,232	-34,243	8,348,836
128	8,348,836	55,659	12,245	-34,329	8,357,921
129	8,357,921	55,719	12,258	-34,414	8,366,968
130	8,366,968	55,780	12,272	-34,500	8,375,976
131	8,375,976	55,840	12,285	-34,587	8,384,944
132	8,384,944	55,900	12,298	-34,673	8,393,873
133	8,393,873	55,959	12,311	-34,760	8,402,761
134	8,402,761	56,018	12,324	-34,847	8,411,609
135	8,411,609	56,077	12,337	-34,934	8,420,415
136	8,420,415	56,136	12,350	-35,021	8,429,180
137	8,429,180	56,195	12,363	-35,109	8,437,903
138	8,437,903	56,253	12,376	-35,197	8,446,583
139	8,446,583	56,311	12,388	-35,285	8,455,221
140	8,455,221	56,368	12,401	-35,373	8,463,816
141	8,463,816	56,425	12,414	-35,461	8,472,366
142	8,472,366	56,482	12,426	-35,550	8,480,873
143	8,480,873	56,539	12,439	-35,639	8,489,334
144	8,489,334	56,596	12,451	-35,728	8,497,751
145	8,497,751	56,652	12,463	-35,817	8,506,122
146	8,506,122	56,707	12,476	-35,907	8,514,447
147	8,514,447	56,763	12,488	-35,996	8,522,726
148	8,522,726	56,818	12,500	-36,086	8,530,958
149	8,530,958	56,873	12,512	-36,177	8,539,142
150	8,539,142	56,928	12,524	-36,267	8,547,279
151	8,547,279	56,982	12,536	-36,358	8,555,367
152	8,555,367	57,036	12,548	-36,449	8,563,406
153	8,563,406	57,089	12,560	-36,540	8,571,396
154	8,571,396	57,143	12,571	-36,631	8,579,336
155	8,579,336	57,196	12,583	-36,723	8,587,226
156	8,587,226	57,248	12,595	-36,815	8,595,065
157	8,595,065	57,300	12,606	-36,907	8,602,853
158	8,602,853	57,352	12,618	-36,999	8,610,589
159	8,610,589	57,404	12,629	-37,091	8,618,272
160	8,618,272	57,455	12,640	-37,184	8,625,903

161	8,625,903	57,506	12,651	-37,277	8,633,481
162	8,633,481	57,557	12,662	-37,370	8,641,005
163	8,641,005	57,607	12,673	-37,464	8,648,475
164	8,648,475	57,656	12,684	-37,557	8,655,889
165	8,655,889	57,706	12,695	-37,651	8,663,249
166	8,663,249	57,755	12,706	-37,745	8,670,552
167	8,670,552	57,804	12,717	-37,840	8,677,800
168	8,677,800	57,852	12,727	-37,934	8,684,990
169	8,684,990	57,900	12,738	-38,029	8,692,123
170	8,692,123	57,947	12,748	-38,124	8,699,198
171	8,699,198	57,995	12,759	-38,219	8,706,214
172	8,706,214	58,041	12,769	-38,315	8,713,171
173	8,713,171	58,088	12,779	-38,411	8,720,069
174	8,720,069	58,134	12,789	-38,507	8,726,907
175	8,726,907	58,179	12,799	-38,603	8,733,683
176	8,733,683	58,225	12,809	-38,700	8,740,399
177	8,740,399	58,269	12,819	-38,796	8,747,053
178	8,747,053	58,314	12,829	-38,893	8,753,644
179	8,753,644	58,358	12,839	-38,991	8,760,172
180	8,760,172	58,401	12,848	-39,088	8,766,637
181	8,766,637	58,444	12,858	-39,186	8,773,038
182	8,773,038	58,487	12,867	-39,284	8,779,374
183	8,779,374	58,529	12,876	-39,382	8,785,645
184	8,785,645	58,571	12,886	-39,480	8,791,849
185	8,791,849	58,612	12,895	-39,579	8,797,988
186	8,797,988	58,653	12,904	-39,678	8,804,059
187	8,804,059	58,694	12,913	-39,777	8,810,063
188	8,810,063	58,734	12,921	-39,877	8,815,999
189	8,815,999	58,773	12,930	-39,976	8,821,866
190	8,821,866	58,812	12,939	-40,076	8,827,663
191	8,827,663	58,851	12,947	-40,177	8,833,390
192	8,833,390	58,889	12,956	-40,277	8,839,047
193	8,839,047	58,927	12,964	-40,378	8,844,632
194	8,844,632	58,964	12,972	-40,479	8,850,146
195	8,850,146	59,001	12,980	-40,580	8,855,587
196	8,855,587	59,037	12,988	-40,681	8,860,955
197	8,860,955	59,073	12,996	-40,783	8,866,249
198	8,866,249	59,108	13,004	-40,885	8,871,468
199	8,871,468	59,143	13,011	-40,987	8,876,613
200	8,876,613	59,177	13,019	-41,090	8,881,682
201	8,881,682	59,211	13,026	-41,192	8,886,674
202	8,886,674	59,244	13,034	-41,295	8,891,589
203	8,891,589	59,277	13,041	-41,399	8,896,427
204	8,896,427	59,310	13,048	-41,502	8,901,186
205	8,901,186	59,341	13,055	-41,606	8,905,867
206	8,905,867	59,372	13,062	-41,710	8,910,468
207	8,910,468	59,403	13,069	-41,814	8,914,988
208	8,914,988	59,433	13,075	-41,919	8,919,427
209	8,919,427	59,463	13,082	-42,023	8,923,785

210	8,923,785	59,492	13,088	-42,128	8,928,060
211	8,928,060	59,520	13,094	-42,234	8,932,252
212	8,932,252	59,548	13,101	-42,339	8,936,360
213	8,936,360	59,576	13,107	-42,445	8,940,384
214	8,940,384	59,603	13,113	-42,551	8,944,323
215	8,944,323	59,629	13,118	-42,658	8,948,176
216	8,948,176	59,655	13,124	-42,764	8,951,942
217	8,951,942	59,680	13,130	-42,871	8,955,621
218	8,955,621	59,704	13,135	-42,978	8,959,211
219	8,959,211	59,728	13,140	-43,086	8,962,713
220	8,962,713	59,751	13,145	-43,194	8,966,126
221	8,966,126	59,774	13,150	-43,302	8,969,448
222	8,969,448	59,796	13,155	-43,410	8,972,680
223	8,972,680	59,818	13,160	-43,518	8,975,819
224	8,975,819	59,839	13,165	-43,627	8,978,866
225	8,978,866	59,859	13,169	-43,736	8,981,820
226	8,981,820	59,879	13,173	-43,846	8,984,680
227	8,984,680	59,898	13,178	-43,955	8,987,445
228	8,987,445	59,916	13,182	-44,065	8,990,115
229	8,990,115	59,934	13,186	-44,175	8,992,688
230	8,992,688	59,951	13,189	-44,286	8,995,164
231	8,995,164	59,968	13,193	-44,396	8,997,543
232	8,997,543	59,984	13,196	-44,507	8,999,823
233	8,999,823	59,999	13,200	-44,619	9,002,003
234	9,002,003	60,013	13,203	-44,730	9,004,083
235	9,004,083	60,027	13,206	-44,842	9,006,063
236	9,006,063	60,040	13,209	-44,954	9,007,940
237	9,007,940	60,053	13,212	-45,067	9,009,715
238	9,009,715	60,065	13,214	-45,179	9,011,386
239	9,011,386	60,076	13,217	-45,292	9,012,953
240	9,012,953	60,086	13,219	-45,405	9,014,415
241	9,014,415	60,096	13,221	-45,519	9,015,771
242	9,015,771	60,105	13,223	-45,633	9,017,021
243	9,017,021	60,113	13,225	-45,747	9,018,162
244	9,018,162	60,121	13,227	-45,861	9,019,196
245	9,019,196	60,128	13,228	-45,976	9,020,120
246	9,020,120	60,134	13,230	-46,091	9,020,934
247	9,020,934	60,140	13,231	-46,206	9,021,636
248	9,021,636	60,144	13,232	-46,321	9,022,228
249	9,022,228	60,148	13,233	-46,437	9,022,706
250	9,022,706	60,151	13,233	-46,553	9,023,071
251	9,023,071	60,154	13,234	-46,670	9,023,321
252	9,023,321	60,155	13,234	-46,786	9,023,456
253	9,023,456	60,156	13,234	-46,903	9,023,474
254	9,023,474	60,156	13,234	-47,021	9,023,376
255	9,023,376	60,156	13,234	-47,138	9,023,159
256	9,023,159	60,154	13,234	-47,256	9,022,823
257	9,022,823	60,152	13,233	-47,374	9,022,368
258	9,022,368	60,149	13,233	-47,493	9,021,792

259	9,021,792	60,145	13,232	-47,611	9,021,094
260	9,021,094	60,141	13,231	-47,730	9,020,273
261	9,020,273	60,135	13,230	-47,850	9,019,329
262	9,019,329	60,129	13,228	-47,969	9,018,260
263	9,018,260	60,122	13,227	-48,089	9,017,066
264	9,017,066	60,114	13,225	-48,209	9,015,745
265	9,015,745	60,105	13,223	-48,330	9,014,297
266	9,014,297	60,095	13,221	-48,451	9,012,720
267	9,012,720	60,085	13,219	-48,572	9,011,014
268	9,011,014	60,073	13,216	-48,693	9,009,178
269	9,009,178	60,061	13,213	-48,815	9,007,211
270	9,007,211	60,048	13,211	-48,937	9,005,111
271	9,005,111	60,034	13,207	-49,059	9,002,878
272	9,002,878	60,019	13,204	-49,182	9,000,511
273	9,000,511	60,003	13,201	-49,305	8,998,009
274	8,998,009	59,987	13,197	-49,428	8,995,370
275	8,995,370	59,969	13,193	-49,552	8,992,594
276	8,992,594	59,951	13,189	-49,676	8,989,680
277	8,989,680	59,931	13,185	-49,800	8,986,626
278	8,986,626	59,911	13,180	-49,924	8,983,432
279	8,983,432	59,890	13,176	-50,049	8,980,097
280	8,980,097	59,867	13,171	-50,174	8,976,619
281	8,976,619	59,844	13,166	-50,300	8,972,997
282	8,972,997	59,820	13,160	-50,426	8,969,231
283	8,969,231	59,795	13,155	-50,552	8,965,320
284	8,965,320	59,769	13,149	-50,678	8,961,261
285	8,961,261	59,742	13,143	-50,805	8,957,055
286	8,957,055	59,714	13,137	-50,932	8,952,700
287	8,952,700	59,685	13,131	-51,059	8,948,195
288	8,948,195	59,655	13,124	-51,187	8,943,539
289	8,943,539	59,624	13,117	-51,315	8,938,731
290	8,938,731	59,592	13,110	-51,443	8,933,769
291	8,933,769	59,558	13,103	-51,572	8,928,653
292	8,928,653	59,524	13,095	-51,701	8,923,381
293	8,923,381	59,489	13,088	-51,830	8,917,953
294	8,917,953	59,453	13,080	-51,959	8,912,367
295	8,912,367	59,416	13,071	-52,089	8,906,622
296	8,906,622	59,377	13,063	-52,219	8,900,717
297	8,900,717	59,338	13,054	-52,350	8,894,651
298	8,894,651	59,298	13,045	-52,481	8,888,422
299	8,888,422	59,256	13,036	-52,612	8,882,030
300	8,882,030	59,214	13,027	-52,744	8,875,473
301	8,875,473	59,170	13,017	-52,875	8,868,750
302	8,868,750	59,125	13,007	-53,008	8,861,860
303	8,861,860	59,079	12,997	-53,140	8,854,801
304	8,854,801	59,032	12,987	-53,273	8,847,573
305	8,847,573	58,984	12,976	-53,406	8,840,174
306	8,840,174	58,934	12,966	-53,540	8,832,603
307	8,832,603	58,884	12,954	-53,674	8,824,859

308	8,824,859	58,832	12,943	-53,808	8,816,941
309	8,816,941	58,780	12,932	-53,942	8,808,847
310	8,808,847	58,726	12,920	-54,077	8,800,575
311	8,800,575	58,671	12,908	-54,212	8,792,126
312	8,792,126	58,614	12,895	-54,348	8,783,497
313	8,783,497	58,557	12,882	-54,484	8,774,688
314	8,774,688	58,498	12,870	-54,620	8,765,696
315	8,765,696	58,438	12,856	-54,757	8,756,521
316	8,756,521	58,377	12,843	-54,893	8,747,162
317	8,747,162	58,314	12,829	-55,031	8,737,616
318	8,737,616	58,251	12,815	-55,168	8,727,884
319	8,727,884	58,186	12,801	-55,306	8,717,963
320	8,717,963	58,120	12,786	-55,444	8,707,852
321	8,707,852	58,052	12,772	-55,583	8,697,549
322	8,697,549	57,984	12,756	-55,722	8,687,055
323	8,687,055	57,914	12,741	-55,861	8,676,366
324	8,676,366	57,842	12,725	-56,001	8,665,482
325	8,665,482	57,770	12,709	-56,141	8,654,402
326	8,654,402	57,696	12,693	-56,281	8,643,124
327	8,643,124	57,621	12,677	-56,422	8,631,646
328	8,631,646	57,544	12,660	-56,563	8,619,967
329	8,619,967	57,466	12,643	-56,704	8,608,087
330	8,608,087	57,387	12,625	-56,846	8,596,003
331	8,596,003	57,307	12,607	-56,988	8,583,713
332	8,583,713	57,225	12,589	-57,131	8,571,218
333	8,571,218	57,141	12,571	-57,274	8,558,515
334	8,558,515	57,057	12,552	-57,417	8,545,602
335	8,545,602	56,971	12,534	-57,560	8,532,479
336	8,532,479	56,883	12,514	-57,704	8,519,144
337	8,519,144	56,794	12,495	-57,849	8,505,595
338	8,505,595	56,704	12,475	-57,993	8,491,831
339	8,491,831	56,612	12,455	-58,138	8,477,850
340	8,477,850	56,519	12,434	-58,283	8,463,651
341	8,463,651	56,424	12,413	-58,429	8,449,233
342	8,449,233	56,328	12,392	-58,575	8,434,594
343	8,434,594	56,231	12,371	-58,722	8,419,732
344	8,419,732	56,132	12,349	-58,868	8,404,646
345	8,404,646	56,031	12,327	-59,016	8,389,335
346	8,389,335	55,929	12,304	-59,163	8,373,796
347	8,373,796	55,825	12,282	-59,311	8,358,029
348	8,358,029	55,720	12,258	-59,459	8,342,031
349	8,342,031	55,614	12,235	-59,608	8,325,802
350	8,325,802	55,505	12,211	-59,757	8,309,339
351	8,309,339	55,396	12,187	-59,906	8,292,641
352	8,292,641	55,284	12,163	-60,056	8,275,707
353	8,275,707	55,171	12,138	-60,206	8,258,534
354	8,258,534	55,057	12,113	-60,357	8,241,121
355	8,241,121	54,941	12,087	-60,508	8,223,468
356	8,223,468	54,823	12,061	-60,659	8,205,571

357	8,205,571	54,704	12,035	-60,811	8,187,429
358	8,187,429	54,583	12,008	-60,963	8,169,041
359	8,169,041	54,460	11,981	-61,115	8,150,405
360	\$8,150,405	\$54,336	\$11,954	\$-61,268	\$8,131,519

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 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 is for illustrative purposes only. Your results may vary.

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