

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



INTRODUCTION

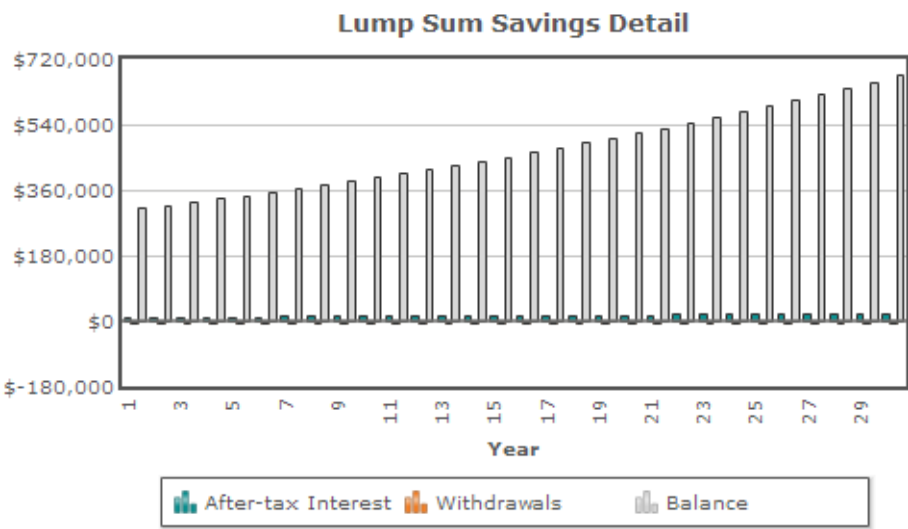
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$300,000
Proposed monthly withdrawal amounts	\$1
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	3.00%
Federal marginal tax bracket	10.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 3.00%	Taxes @ 10.00%	Withdrawals	Ending Balance
1	\$300,000	\$9,112	\$911	\$-12	\$308,189
2	308,189	9,361	936	-12	316,602
3	316,602	9,616	962	-12	325,244
4	325,244	9,879	988	-12	334,123
5	334,123	10,149	1,015	-12	343,245
6	343,245	10,426	1,043	-12	352,616
7	352,616	10,710	1,071	-12	362,243
8	362,243	11,003	1,100	-12	372,133

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	372,133	11,303	1,130	-12	382,294
10	382,294	11,612	1,161	-12	392,733
11	392,733	11,929	1,193	-12	403,456
12	403,456	12,254	1,225	-12	414,473
13	414,473	12,589	1,259	-12	425,792
14	425,792	12,933	1,293	-12	437,419
15	437,419	13,286	1,329	-12	449,365
16	449,365	13,649	1,365	-12	461,637
17	461,637	14,022	1,402	-12	474,244
18	474,244	14,405	1,440	-12	487,196
19	487,196	14,798	1,480	-12	500,502
20	500,502	15,202	1,520	-12	514,172
21	514,172	15,617	1,562	-12	528,216
22	528,216	16,044	1,604	-12	542,643
23	542,643	16,482	1,648	-12	557,465
24	557,465	16,932	1,693	-12	572,692
25	572,692	17,395	1,739	-12	588,336
26	588,336	17,870	1,787	-12	604,406
27	604,406	18,358	1,836	-12	620,917
28	620,917	18,860	1,886	-12	637,878
29	637,878	19,375	1,937	-12	655,304
30	\$655,304	\$19,904	\$1,990	\$-12	\$673,205

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