

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

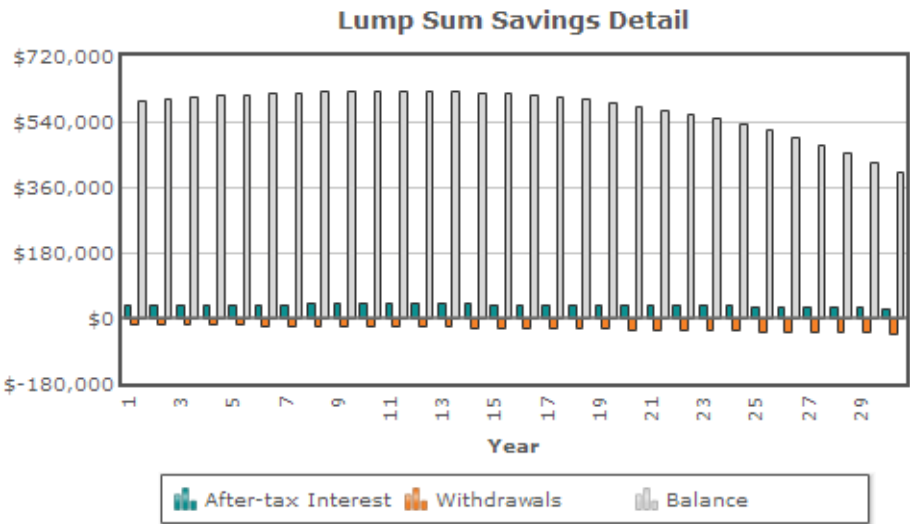
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$590,578
Proposed monthly withdrawal amounts	\$1,500
Annual withdrawal increases (if any)	3.00%
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	\$35,580	\$12,097	\$-18,250	\$595,811
2	595,811	35,885	12,201	-18,805	600,690
3	600,690	36,167	12,297	-19,377	605,184
4	605,184	36,425	12,385	-19,966	609,259
5	609,259	36,657	12,464	-20,573	612,879
6	612,879	36,861	12,533	-21,199	616,009
7	616,009	37,035	12,592	-21,844	618,608
8	618,608	37,175	12,640	-22,508	620,635

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	620,635	37,280	12,675	-23,193	622,047
10	622,047	37,347	12,698	-23,898	622,798
11	622,798	37,373	12,707	-24,625	622,839
12	622,839	37,354	12,701	-25,374	622,119
13	622,119	37,289	12,678	-26,146	620,584
14	620,584	37,173	12,639	-26,941	618,177
15	618,177	37,004	12,581	-27,761	614,839
16	614,839	36,776	12,504	-28,605	610,506
17	610,506	36,487	12,406	-29,475	605,113
18	605,113	36,133	12,285	-30,372	598,589
19	598,589	35,709	12,141	-31,295	590,862
20	590,862	35,211	11,972	-32,247	581,854
21	581,854	34,633	11,775	-33,228	571,483
22	571,483	33,971	11,550	-34,239	559,666
23	559,666	33,221	11,295	-35,280	546,311
24	546,311	32,375	11,007	-36,353	531,326
25	531,326	31,429	10,686	-37,459	514,610
26	514,610	30,376	10,328	-38,598	496,060
27	496,060	29,210	9,931	-39,772	475,566
28	475,566	27,924	9,494	-40,982	453,014
29	453,014	26,512	9,014	-42,228	428,284
30	\$428,284	\$24,965	\$8,488	\$-43,513	\$401,248

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