

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 18, 2025



INTRODUCTION

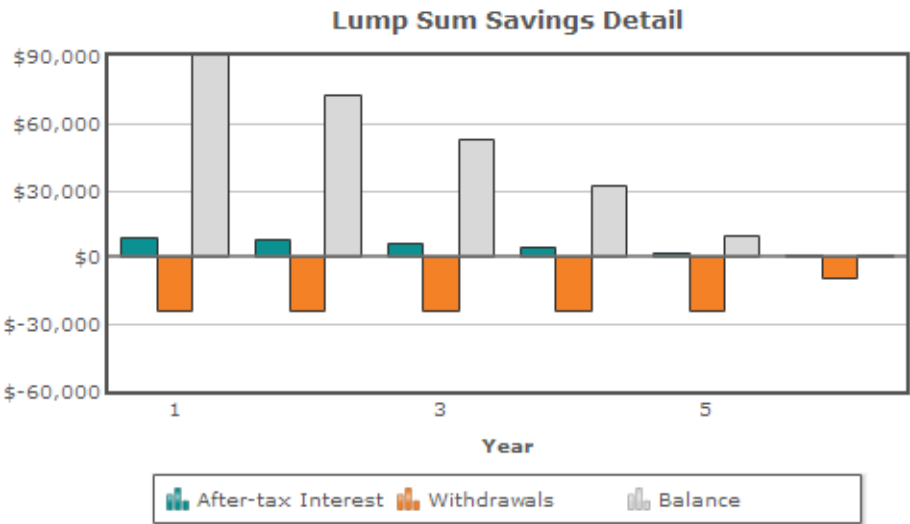
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$105,921
Proposed monthly withdrawal amounts	\$2,010
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	9.00%
Federal marginal tax bracket	12.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 5 years with systematic withdrawals totalling \$130,593.



Month	Beginning Balance	Annual Interest @ 9.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$105,921	\$794	\$95	\$-2,010	\$104,610
2	104,610	785	94	-2,010	103,291
3	103,291	775	93	-2,010	101,962
4	101,962	765	92	-2,010	100,625
5	100,625	755	91	-2,010	99,279
6	99,279	745	89	-2,010	97,925
7	97,925	734	88	-2,010	96,561
8	96,561	724	87	-2,010	95,188

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	95,188	714	86	-2,010	93,806
10	93,806	704	84	-2,010	92,416
11	92,416	693	83	-2,010	91,015
12	91,015	683	82	-2,010	89,606
13	89,606	672	81	-2,010	88,188
14	88,188	661	79	-2,010	86,760
15	86,760	651	78	-2,010	85,322
16	85,322	640	77	-2,010	83,875
17	83,875	629	75	-2,010	82,419
18	82,419	618	74	-2,010	80,953
19	80,953	607	73	-2,010	79,477
20	79,477	596	72	-2,010	77,992
21	77,992	585	70	-2,010	76,496
22	76,496	574	69	-2,010	74,991
23	74,991	562	67	-2,010	73,476
24	73,476	551	66	-2,010	71,951
25	71,951	540	65	-2,010	70,416
26	70,416	528	63	-2,010	68,871
27	68,871	517	62	-2,010	67,315
28	67,315	505	61	-2,010	65,750
29	65,750	493	59	-2,010	64,174
30	64,174	481	58	-2,010	62,587
31	62,587	469	56	-2,010	60,990
32	60,990	457	55	-2,010	59,383
33	59,383	445	53	-2,010	57,765
34	57,765	433	52	-2,010	56,136
35	56,136	421	51	-2,010	54,496
36	54,496	409	49	-2,010	52,846
37	52,846	396	48	-2,010	51,185
38	51,185	384	46	-2,010	49,513
39	49,513	371	45	-2,010	47,830
40	47,830	359	43	-2,010	46,135
41	46,135	346	42	-2,010	44,430
42	44,430	333	40	-2,010	42,713
43	42,713	320	38	-2,010	40,985
44	40,985	307	37	-2,010	39,245
45	39,245	294	35	-2,010	37,494
46	37,494	281	34	-2,010	35,732
47	35,732	268	32	-2,010	33,958
48	33,958	255	31	-2,010	32,172
49	32,172	241	29	-2,010	30,374
50	30,374	228	27	-2,010	28,565
51	28,565	214	26	-2,010	26,743
52	26,743	201	24	-2,010	24,910

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.

53	24,910	187	22	-2,010	23,064
54	23,064	173	21	-2,010	21,206
55	21,206	159	19	-2,010	19,336
56	19,336	145	17	-2,010	17,454
57	17,454	131	16	-2,010	15,559
58	15,559	117	14	-2,010	13,652
59	13,652	102	12	-2,010	11,732
60	11,732	88	11	-2,010	9,799
61	9,799	73	9	-2,010	7,854
62	7,854	59	7	-2,010	5,896
63	5,896	44	5	-2,010	3,925
64	3,925	29	4	-2,010	1,941
65	\$1,941	\$15	\$2	\$-1,953	\$0

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.
