

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

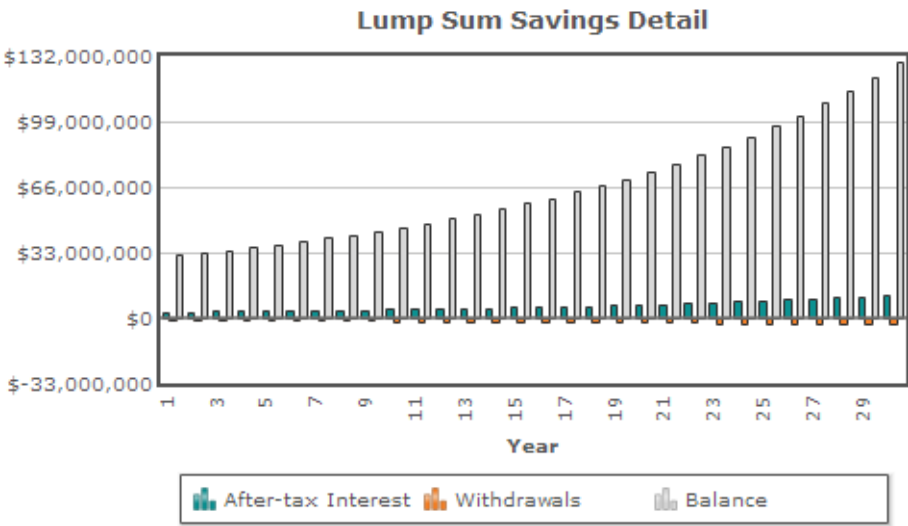
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$30,000,000
Proposed monthly withdrawal amounts	\$125,000
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	9.00%
Federal marginal tax bracket	1.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 9.00%	Taxes @ 1.00%	Withdrawals	Ending Balance
1	\$30,000,000	\$2,749,077	\$27,491	\$-1,520,798	\$31,200,788
2	31,200,788	2,859,727	28,597	-1,567,054	32,464,863
3	32,464,863	2,976,252	29,763	-1,614,718	33,796,635
4	33,796,635	3,099,064	30,991	-1,663,831	35,200,877
5	35,200,877	3,228,608	32,286	-1,714,438	36,682,761
6	36,682,761	3,365,368	33,654	-1,766,584	38,247,891
7	38,247,891	3,509,867	35,099	-1,820,317	39,902,343
8	39,902,343	3,662,673	36,627	-1,875,683	41,652,706

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	41,652,706	3,824,402	38,244	-1,932,734	43,506,129
10	43,506,129	3,995,721	39,957	-1,991,520	45,470,373
11	45,470,373	4,177,356	41,774	-2,052,094	47,553,862
12	47,553,862	4,370,096	43,701	-2,114,510	49,765,746
13	49,765,746	4,574,794	45,748	-2,178,825	52,115,968
14	52,115,968	4,792,383	47,924	-2,245,096	54,615,330
15	54,615,330	5,023,871	50,239	-2,313,383	57,275,579
16	57,275,579	5,270,357	52,704	-2,383,747	60,109,486
17	60,109,486	5,533,037	55,330	-2,456,251	63,130,942
18	63,130,942	5,813,211	58,132	-2,530,960	66,355,061
19	66,355,061	6,112,292	61,123	-2,607,942	69,798,289
20	69,798,289	6,431,820	64,318	-2,687,265	73,478,526
21	73,478,526	6,773,471	67,735	-2,769,000	77,415,262
22	77,415,262	7,139,068	71,391	-2,853,222	81,629,717
23	81,629,717	7,530,599	75,306	-2,940,006	86,145,005
24	86,145,005	7,950,227	79,502	-3,029,429	90,986,301
25	90,986,301	8,400,310	84,003	-3,121,572	96,181,036
26	96,181,036	8,883,416	88,834	-3,216,517	101,759,100
27	101,759,100	9,402,345	94,023	-3,314,351	107,753,071
28	107,753,071	9,960,147	99,601	-3,415,160	114,198,456
29	114,198,456	10,560,148	105,601	-3,519,035	121,133,968
30	\$121,133,968	\$11,205,975	\$112,060	\$-3,626,070	\$128,601,813

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