

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

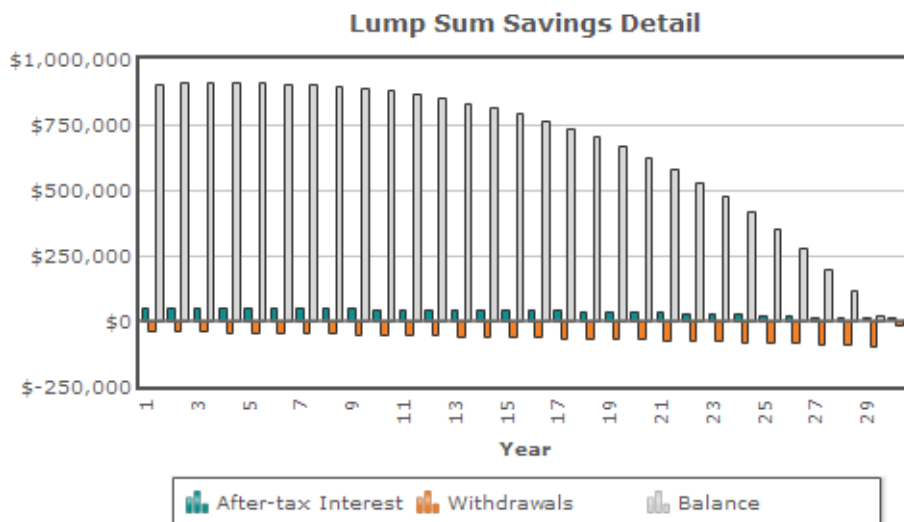
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$900,000
Proposed monthly withdrawal amounts	\$3,400
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 29 years with systematic withdrawals totalling \$1,901,492.



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$900,000	\$45,090	\$0	-\$41,366	\$903,724
2	903,724	45,251	0	-42,624	906,351
3	906,351	45,356	0	-43,920	907,787
4	907,787	45,398	0	-45,256	907,928
5	907,928	45,374	0	-46,633	906,669
6	906,669	45,276	0	-48,051	903,895
7	903,895	45,101	0	-49,513	899,483
8	899,483	44,840	0	-51,019	893,304

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	893,304	44,488	0	-52,570	885,222
10	885,222	44,038	0	-54,169	875,090
11	875,090	43,481	0	-55,817	862,755
12	862,755	42,811	0	-57,515	848,051
13	848,051	42,018	0	-59,264	830,805
14	830,805	41,094	0	-61,067	810,833
15	810,833	40,029	0	-62,924	787,938
16	787,938	38,814	0	-64,838	761,914
17	761,914	37,437	0	-66,810	732,541
18	732,541	35,887	0	-68,842	699,586
19	699,586	34,153	0	-70,936	662,803
20	662,803	32,221	0	-73,094	621,930
21	621,930	30,078	0	-75,317	576,692
22	576,692	27,711	0	-77,608	526,795
23	526,795	25,104	0	-79,968	471,931
24	471,931	22,240	0	-82,400	411,771
25	411,771	19,105	0	-84,907	345,969
26	345,969	15,678	0	-87,489	274,158
27	274,158	11,943	0	-90,150	195,951
28	195,951	7,878	0	-92,892	110,937
29	110,937	3,464	0	-95,718	18,682
30	\$18,682	\$133	\$0	\$-18,815	\$0

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